

CHOICE

www.choice.com.au

Sun safety?

**Step 1: Buy a cheap sunscreen
and use *lots* of it**

Insurance:

- Health
- House and contents update

Aaaah-chooo!

**What you can do
about hay fever**

TESTS: • Petrol lawnmowers • Garden tap timers



Health insurance: moving goalposts



Jane Mackenzie

If you're a sensible consumer, you've probably been taking a rational approach to health insurance until recently. That is, you'll pay for it when you think you might need what it has to offer. Until then you'll rely on Medicare for your occasional basic needs, given that you've paid for it with your taxes.

Now the Federal Government has thrown Lifetime Health Cover into the arena and removed the concept of rational choice from the equation. From July 1 next year, if you don't have private hospital insurance by the time you're 30, it'll cost you more when you do decide to buy it —

2% more for every year you're over 30.

What does that do for retired people on a fixed income who miss the grace period up to July next year for taking out hospital cover at the current rates, and then decide it's a good time for health insurance? If they're 60, they'll be paying 60% more than the base premium — and experience tells us these premiums will rise regularly. So at the very time when these people decide health insurance is a good idea, it'll probably be too expensive.

Lifetime Health Cover is clearly saying that you're only entitled to private health insurance if you've paid for it (probably without using it) for most of your life. If you come into it at a sensible time, when you might really want the extra comforts it offers, you'll be penalised for having relied until then on the universal healthcare system your taxes have paid for. The private insurance industry doesn't want you if you haven't already put years of your earnings into it with little return.

And what does Lifetime Health Cover say about the government's attitude to healthcare? Instead of trying to hive people off into private insurance when it's of little value to them, the government would serve health consumers' interests better by strengthening Medicare to make sure everyone can get appropriate healthcare when they need it. Pushing people towards private insurance is a cop-out and speaks volumes for where government sympathies lie.

Don't be taken in by the current healthcare rhetoric. No-one except the insurance companies will benefit if private insurance becomes the norm rather than a choice individual consumers make based on their individual needs and circumstances.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.

Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: www.choice.com.au

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Cover photo: Kent Mears

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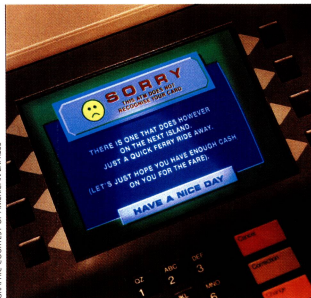
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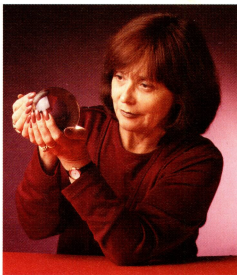
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Staying cool in summer can be an expensive battle, and roof ventilators are invitingly cheap. But just how much difference do they really make?



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Is hay fever making your life miserable? Here's how you might get rid of it — and breathe easier.

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Deciding if you need health insurance has always involved looking ahead, but changes to government policy mean a crystal ball could be your only hope. CHOICE's Best Buys will at least find you a good-value policy.



Your subscription and the GST

The GST comes into effect on July 1, 2000, and will apply to all issues of CHOICE in your subscription period that go past this date. As a non-profit organisation we can't afford to absorb this cost and will be including it in the subscription price. So if you subscribe or renew your subscription any time between August 1999 and the end of June next year, some of the issues will attract the tax. After July 1, GST will apply to the whole subscription.

The order form on page 49 shows the subscription prices for periods starting from the next issue, and they'll be updated every month up to July 2000. If you have any queries about this, please call CHOICE Consumer Services on (02) 9577 3399 (or see the bottom of page 2 — far left — for further contact details).

Choice Tests

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Fancy putting your feet up and sipping on a cool drink while your garden waters itself? Some of the more sophisticated tap timers mean you don't even have to go outside to water the garden.

43 Petrol mowers

Think getting behind the controls of a mower at the weekend is a hated chore for everyone? Not so — some people even race them! But for the ordinary tussle with your lawn, this test sorts out some good petrol mowers.

The debt collector always rings twice

JANE MILLER (NOT HER REAL NAME) took out a loan with a finance company to pay for her new car. At one stage she wasn't able to meet the payments and got \$800 behind. However, she reduced the arrears to \$150 and advised the finance company she would make this up with her next pay.

A collection agent came to Jane's house when she wasn't home. Her flatmate, Sarah Smith (also not her real name), answered the door and told him Jane wasn't there. Instead of leaving, the agent aggressively accused Sarah of in fact being Jane, and of lying to him. He left after Sarah showed him her driver's licence, but

"G'DAY. IS DAVE HERE?"



Some years ago while sharing a house with a friend, Karina was regularly visited by debt collectors. "They had big builds, were smartly dressed and had a very intimidating manner. They'd press themselves right against the door and say, 'G'day, is Dave here?', as if they were friends of his," she says.

Dave had lived in the house before Karina and her friend moved in. "Judging by the constant flow of mail from credit and finance companies, he seemed to have a lot of debts. But he'd left the country, and neither we nor the

landlady had a forwarding address for him," says Karina.

Although Karina told the debt collectors that Dave no longer lived there, and hadn't for a long time, they kept returning. "It wasn't so much the constant visits that worried us — it was more what these big blokes might do if they didn't believe us," she says.

returned 10 minutes later to tell her to inform Jane that if she didn't pay up immediately, her car would be repossessed and sold.

This is just one of the case studies from an Australian Competition & Consumer Commission (ACCC) report on harassment by debt collectors. Other tactics used against debtors included:

- Visits at work, and disclosing debts to the employer, which subsequently threatened the person's employment.
- Telling work colleagues, neighbours or family members about the debt.
- Up to 10 phone calls daily, sometimes late at night or early in the morning.
- Threatening one debtor that she would lose her Australian residency if she didn't pay immediately.
- Abusive or threatening language.

Section 60 of the Trade Practices Act forbids companies to use "physical force, undue harassment or coercion" against consumers. However, this section of the Trade Practices Act has never been tested legally, and consumer groups have found no organisation that can help people with complaints against debt collectors.

To improve the situation the ACCC has released guidelines for debt collectors. They stress that they should always act with respect and courtesy — in particular, they shouldn't contact the debtor:

- Before 7.30 am or after 9 pm.
- More than three times a week or 10 times a month.
- At work.

For more information or to complain about a collection agency, call the ACCC office in your capital city. See also *What if you can't meet loan repayments?* in CHOICE, May 1999, page 29.

Can you help?

Viagra

CHOICE is planning an article on Viagra. We'd like to hear from anyone who's used it, so that we can complement the available scientific information with real-life experiences. Any information you send us will of course remain confidential unless you give us permission to publish it.

- Why did you decide to use it?
- How did you obtain it? Did you consult your GP?
- How long have you been using it?
- Are you happy with the result?
- Did you have any side effects?

Please write to **Viagra**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377, or email us at viagra@choice.com.au, by November 12.

Fighting for your money?

If you've ever had a dispute with your accountant, financial planner, broker, bank, credit union, building society, insurance company or super fund, we'd like to hear from you.

We're especially interested in your experiences with dispute resolution schemes such as the Credit Union Dispute Reference Centre, the Financial Services Complaints Resolution Scheme, the General Insurance Enquiries and Complaints Scheme, or an ombudsman like the Banking Ombudsman.

Could you please tell us:

- What was the problem?
- What steps you took to resolve it.
- Did you use the internal dispute resolution

process of the company? If so, were you satisfied with the way your complaint was handled?

- Did you use an external dispute resolution scheme/an ombudsman?
 - How did you find out about this scheme?
 - Were you satisfied with the way your complaint was handled?
 - How long did it take for your dispute to be resolved?
 - Were you satisfied with the resolution?
- Please write to us at **Disputes**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377, or email us at dispute@choice.com.au, by the end of December.

Thank you for your help.

Y2K and your computer: more info

In Y2K and you (CHOICE, September 1999), there were instructions on page 27 about how to check your appliances for date compliance. Here's some extra information for computer users.

You need to be very careful resetting the date — make sure you have important information backed up before you do the test and don't run any software until you've reset the date to 'today'. If you have any programs that usually open as soon as you start your computer, disable them before you run the test.

■ PCs

In Windows 95/98, go to the Start menu and choose Programs, then MS-DOS Prompt. In Windows 3.x, go to the Main program window and double-click on DOS Prompt.

Type 'time' and press Enter. You'll see the current time and be asked for the new time. Type 11.59 pm and press Enter, then type 'date' and follow the prompts again to set the date to 31/12/99.

■ Macintosh

Go to the Apple menu, open Control Panels and then the Date & Time control panel. Enter the new information.

Then, for both types of computer, switch it off, wait a few minutes and switch it back on again. This will test what's known as 'rollover'. If it works, your computer should show Saturday, January 1, 2000.

If this doesn't work, test whether the computer will maintain the correct information. Change the date again, but this time make it January 1, 2000. If your computer won't accept this date or if it accepts it but shows an incorrect date after rebooting, it's failed the maintenance test.

You can do the same tests to see if your computer recognises 2000 is a leap year by rolling over from 11.59 pm on 28/2/2000. It should show the date as 29/2/2000 when the test is complete.

If you rely on any product for your income or safety and it uses a date function, check its compliance with the manufacturer. Some products may show the correct date but still not function correctly.



Tips & Traps

Over 100,000 Australians have lost their money in fraudulent and illegal investments in the last 10 years. Here we review the latest investment news from the Australian Securities and

Investments Commission (ASIC) and give you tips on how to avoid investment pitfalls. For further information call the ASIC infoline on 1300 300 630 or check its website on www.asic.gov.au.

Free shares and other virtual unrealities

"A growing Internet company, 'freebanco', is giving away free stock as a promotion ... The last company who did this was Yahoo. It's now listed with NASDAQ and the stock has increased 3500%. AND it doesn't cost you anything."

Don't get excited when you find this email in your inbox: it's not the chance of a lifetime; it's just a new type of junk email.

What's the catch? In return for the credit of five free shares, you have to sign up on the company's website. For every person you refer to the site, you're credited another three shares. The company hopes to collect a huge mailing list of personal details it can then use for any purpose and even sell to spam (unsolicited email) promoters.

ASIC has joined a US Securities and Exchange Commission (SEC) campaign to stop so-called 'free stock offerings'. SEC recently took action against four promoters.

In one case, a company claimed its shares were worth US\$38 and could appreciate to roughly US\$200 per share in value. In fact, the company had less than US\$30 gross revenue and had taken no steps to effect a public offering.

Can every company offer its shares to the public?

Only incorporated companies have shares. Companies can incorporate by lodging an application with ASIC.

If a company wants to offer its shares to the public ('float') it needs to become a public company. Public companies are subject to disclosure requirements — for example, they must lodge a copy of their annual financial statement with ASIC.

If a company wants to float it also needs to 'list' on the stockmarket. The listing process is regulated under the Corporations Law and the Australian Stock Exchange listing requirements. For example, if a company wants to list it must have \$2 million in net assets or a minimum profit of \$1 million before tax over the last three years, or a report by independent experts expecting it to make a profit within the next three years.

CHOICE advice

'Free stock offer' websites typically:

- Offer shares in a yet-to-be-formed company.
 - Promise you potential future wealth.
 - Try to link themselves to Internet success stories like Yahoo! or Microsoft.
 - Invite you to register on their site.
 - Offer greater share credits for referring your friends to the site.
- Contact ASIC if you get a 'free stock' offer by email or see such a site.

Check the tyre before you hire

WHEN DOXIE, A CHOICE READER from Ascot Vale, Victoria, hired a car for a three-day coastal trip in February this year, she asked for a safe vehicle for handling those hairpin bends on the Great Ocean Road. What she got was a deathtrap that nearly ran her off the road, at times skidding onto the wrong side of the road.

Her own investigation into possible causes of the skidding, followed by two assessments by separate, independent mechanics, revealed the culprits were two bald back tyres and semi-bald front tyres making the car — a nearly new Toyota Camry — unroadworthy.

In Doxie's case, the tyre wear wasn't obvious when she hired the car, partly because the tyres had been 'dressed', or sprayed black, in the detailing process.

Fortunately, she made it through the weekend in one piece, but had she collided with another vehicle or been pulled over by police, the law says that she'd have been responsible, *not* the rental car company.

Her experience is a reminder of the importance of thoroughly inspecting your rental car and pointing out any pre-existing damage or defects before you drive

it away. And don't be fooled by how shiny and new the tyres look. As a guide, the NSW Roads & Traffic Authority sets the minimum allowable tread as 1.5 mm across the road contact width of the tyre.

While it's reasonable to expect your hire car has passed a routine inspection, don't assume it's 100% roadworthy. The car hire industry isn't regulated in Australia so standards vary. Oversights can and do occur, particularly during busy holiday periods.

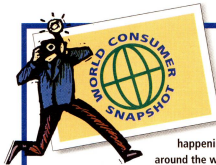
Not only could renting a wreck when you paid for a safe, roadworthy vehicle be

a safety hazard, it could also be a financial risk if the company claims you caused the damage (see CHOICE, December 1997). Make sure any knocks or dings are noted in the contract — otherwise you might be charged for them.

If you have a dispute with a car hire company over an unsafe vehicle, try to resolve it first with the company. If the outcome isn't satisfactory, contact your state fair trading or consumer affairs office. If possible, try to obtain evidence that the vehicle was unsafe at the outset.



Doxie's holiday snaps included evidence of the bald tyres on her hire car. If your rental car's tyres look like this, swap it for a roadworthy one.



CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's

happening with your fellow consumers around the world in World Consumer Snapshot.

■ Doesn't seem like a fair trade

It seems we have the unfortunate distinction of being world leaders in matters relating to skin cancer — and its prevention. Austria's *Konsument* magazine reports that UV-protective clothing from the Australian Cancer Society is now available in Austria.

But why would they need UV-proof clothes in Austria? After all, despite having contributed over 90% of the world's ozone-depleting substances, people in the northern hemisphere have got off almost scot-free: we're the ones living under the hole in the ozone layer!

■ Now you nose they work!

If you were sceptical about the benefits of those strange Bandaid-type things athletes sometimes wear on their noses, don't be.

Belgium's *Test Santé* reports that these gadgets — which reputedly hold the nasal passages open, hence allowing more oxygen into the body — may soon be used in hospitals. A study published earlier this year reports they've been successfully trialled in an intensive-care unit, where they were tried out on unconscious patients, resulting in improved blood oxygen levels.

■ Geek speak

The following analysis of computer terminology comes courtesy of Ireland's *Consumer Choice*:

- **State-of-the-art:** Any computer you can't afford.
- **Obsolete:** Any computer you own.
- **Microsecond:** The amount of time it takes for your computer to become obsolete.

● YOUR letters

Genetically modified food

I sincerely wish to thank you for the great work you're doing in championing the cause for consumers who desire the full labelling of genetically modified (GM) food. I'm so grateful that the Consumers' Association has been so prominent and so involved in this matter. I'm reassured when I hear your calm, persistent, rational and informed arguments against those who seek to diminish the importance of these changes.

I have a three-year-old son who has had an allergy to the protein in cow's milk since birth. As a result, I had to drink soy milk products while breastfeeding him, as the offending protein was passed to him via the breast milk. He was subsequently weaned onto a soy milk formula and later on to whole soy milk products.

I would prefer that GM foods and their health and environmental implications were thoroughly researched before being sold to consumers. In the meantime, I at least would

like to be able to passively resist by not purchasing such products. As this requires the full labelling of ingredients, I again thank you for your achievements so far and encourage you to continue the great work you're doing.

Joanne Cockram
Mount Lawley, WA

We've just updated our factsheet on GM foods. To receive a copy, send a stamped, self-addressed business-size envelope to: Genetically modified foods, 57 Carrington Road, Marrickville 2204, or visit the Food section of our website (www.choice.com.au), where you'll find the report and links to relevant ministers and food manufacturers for your own lobbying.

Wood heaters, air pollution and global warming

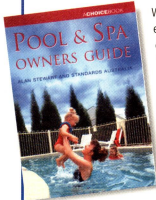
Your article on home heating options in the April 1999 issue grossly underestimates the effect of slow-combustion wood heaters on climate change. Burning wood in enclosed heaters

produces not only carbon dioxide (CO_2), but other greenhouse gases such as methane, carbon monoxide, non-methane volatile organic

compounds and other nasty compounds.

It's been estimated that wood heaters contribute much higher levels of CO_2 gases because they may be burned 24 hours a day, whereas gas heaters are turned off overnight and when householders are out during

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Joanne Cockram of Mount Lawley, WA, receives *Pool and Spa Owners Guide*, or any other book of her choice from Consumer Bookshelf, pages 40 to 42.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them to print only an extract. See page 2 for how to reach us.

the day. Any future articles on heating should increase estimates of the costs of wood heating to reflect this practice and include the true effect on global warming.

Any accurate article on wood heating should also discuss air pollution. Even the newest AS4013 wood heater, operated to the highest possible standard, produces more particulate pollution in a single day than driving a new car for 15,000 km. According to the Environment Protection Authorities in Victoria and NSW, a minority of households with wood heaters in both Melbourne and Sydney cause the majority of fine particulate air pollution in winter, which has been linked to respiratory illnesses and premature death, especially in babies and the elderly.

Wood smoke is estimated to be 12 times more carcinogenic than the same quantity of cigarette smoke, and exposure to wood smoke reduces the ability of our lungs to fight infection.

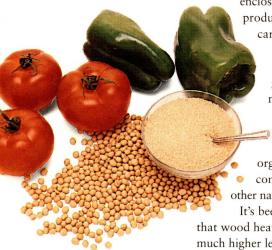
Over the next two decades there will be many non-polluting, climate-friendly, sustainable uses for all the

wood we can grow in Australia, including using wood gasifiers to generate electricity and producing ethanol to replace petrol in cars. Those who care about the climate, their health, or the effects of air pollution on their neighbours will save our wood for these environmentally friendly uses instead of burning it in climate-unfriendly, polluting heaters.

Dorothy I. Robinson
Armidale Air Quality Group,
Armidale

Our report in the April 1999 issue examined the pros and cons of various heating options, what they cost and how much they contribute to the greenhouse effect. The published figures are 'carbon dioxide equivalents', taking into account all the components with a greenhouse potential.

A comparison of other air pollutants would certainly be interesting. We'll try to calculate comparative figures the next time we look at heating options, or at least take into account information on particulates emitted by woodheaters.



Any of these foods could end up being genetically modified. Appropriate labelling will help you identify them.

Home and contents insurance



Use the Best Buys to switch to a better policy and save \$\$\$.

IN BRIEF

■ Out of 46 home and contents policies, 12 companies now offer some level of flood cover. This is a slight improvement, but most still charge extra for it and many impose limitations. An insurer can still refuse to cover you on an individual basis if you live in a flood-prone area.

■ This article gives you the latest Best Buys for each state (see right). For the full update of the CHOICE comprehensive step-by-step guide to home and contents insurance, send a self-addressed business-sized envelope with an 85 cent stamp to *Home and contents update*, 57 Carrington Road, Marrickville 2204.

FLOOD COVER WAS THE BIG ISSUE back in November 1998 when CHOICE last reported on home and contents insurance.

Only seven companies included it, mostly as an option you paid extra for, and the Storm Water Action Group (SWAG) — formed by residents in Wollongong hit hard by a once-in-300-years storm — was celebrating its first victory against insurance companies.

GIO and NRMA announced ex-gratia payments to Wollongong residents, and finally settled the claims of victims of the 1996 storm in Coffs Harbour.

Most other insurers also settled. However, one year later, on the first anniversary of the Wollongong disaster, some victims were still in dispute with their insurance company about their entitlements. Their insurers had refused to pay, arguing the damage had been caused by flood and was therefore not covered.

This latest survey of 46 home and contents policies found 12 companies that now offer at least some cover for flood: AMP, AUSTRALIAN ALLIANCE (AUSTRALIAN PENSIONERS), GIO, NRMA, RAA-GIO, RAC, RACT, SGIC, SGIO, SUNCORP (in Queensland), TIO and WESTPAC.

Most insurers still charge extra for flood cover, and some impose limitations. NRMA covers only flash-flooding after a storm (as happened in Wollongong), while others cover only a certain percentage of the sum insured.

If you live in a flood-prone area, you could still have problems getting flood cover, as insurers can refuse your application on an individual basis.

Defined events or accidental damage?

Two different types of policy are available: accidental damage and defined events.

■ A defined-events policy is usually cheaper and clearly sets out what's covered: mostly standard events such as theft, fire, storm and burst pipes.

It's a good idea to read your policy carefully, as not all damage caused by these events is covered. For example, in the case of damage caused by a burst pipe, many policies don't cover the replacement of the pipe and some don't even cover the damage if it occurred over a period of time.

■ Accidental-damage policies more broadly include any unintentional event and set out some exclusions. Check what's excluded — most accidental-damage policies don't cover dropped glasses or damage caused by cleaning with household chemicals, for example.

All the assessed policies offer new-for-old replacement cover.

Good policies at a good price

The insurers gave us premium costs for a high-risk and a low-risk area in each state. The range quoted for each shows significant savings even when choosing between very similar policies. For example, if you live in a high-risk area and are looking for a good defined-events policy, the savings in different states ranged from \$37 to \$657 for house cover and \$99 to \$253 for contents cover.

We analysed the prices and policies to determine which companies are worth calling for a quote in each state. These companies are a good starting point when you're shopping around, as they offer a good policy at a comparatively low price.

Keep in mind that GST will apply from July 1, 2000. Some insurers already include this in the premium for every month your policy extends beyond this date.

What the quotes are based on

The quotes are based on a 10-year-old brick-veneer house with three bedrooms, tile roof, deadlocks on doors and keyed window locks. Your home is likely to be different, so you won't get the same premium quotes when you enquire, but the comparison across companies is still valid.

House insurance quotes are based on sum insured of:

- \$175,000 in the ACT.
- \$165,000 in NSW.
- \$170,000 in the NT.
- \$125,000 in Queensland.
- \$130,000 in SA.
- \$120,000 in Tasmania.
- \$135,000 in Victoria.
- \$115,000 in WA.

Contents insurance quotes are based on a total sum insured of \$55,000 (\$50,000 plus

\$5000 for specified valuables in the home).

The person insured is a middle-aged owner-occupier with no claim made in the past three years; your age and claims history might make a difference to the premium you're quoted. Stamp duty and compulsory charges are included. The quote is based on the excess closest to \$100 and doesn't include GST for any period covered after July 1, 2000.

Scoring criteria

The policies are scored on the criteria we consider important for a good policy:

- Cover for fire and explosion, theft and malicious damage, storm and weather, burst pipes, fusion of electric motors and accidental glass damage.
- A short 'cooling-off' period when you can cancel without payment.

- No or very little depreciation.
- No 'average' clause (where your payout even for small claims can be reduced if your property is underinsured).

House cover:

- Low earthquake excess.
- Flood cover.
- Emergency accommodation costs.
- Broad fence cover.

Contents cover:

- A high limit for unspecified valuables, cameras, computers, tools of trade and cash.
- Cover for visitors' goods.
- Cover for frozen food.
- High level of legal liability cover.
- Good cover for carpets.
- Broad cover for contents in the yard.
- What accidental damage cover excludes.

Best Buys

Sometimes only one company/policy is **Best Buy** (shown in **bold** type). To give you more than one company to call when this is the case, we've added the highest-scoring company/policies, printed in *ITALICS*. However, their premiums are higher than the **Best Buys**.

Despite its good score and generally low price, we haven't included Australian Pensioners in the **Best Buys** as it is only available to people who are 55+ and not working full-time.

ACT

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 144–345

Companies to call: **ST GEORGE**
Protect Secure Home, WESTERN
QBE, RACV

Low-risk area

Range (\$): 144–345

Companies to call: **ST GEORGE**
Protect Secure Home, WESTERN
QBE, RACV

■ Accidental damage

High-risk area

Range (\$): 270–393

Companies to call: **SUNCORP**

METWAY *; *AUSTRALIAN ALLIANCE, WESTPAC **

Low-risk area

Range (\$): 270–393

Companies to call: **SUNCORP METWAY ***;
*AUSTRALIAN ALLIANCE, WESTPAC **

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 152–305

Companies to call: **ST GEORGE**
Protect Secure Home, EIG-ANSVAR

Low-risk area

Range (\$): 152–306

Companies to call: **ST GEORGE**
Protect Secure Home, EIG-ANSVAR

■ Accidental damage

High-risk area

Range (\$): 220–459

Companies to call: **AMP**; *CGU*

Low-risk area

Range (\$): 220–390

Companies to call: **AMP**; *CGU*

NSW

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 144–435

Companies to call: **AUSTRALIAN**
ALLIANCE, ST GEORGE Protect
Secure Home, WESTERN QBE,
AUSTRALIAN UNITY

Low-risk area

Range (\$): 144–349

Companies to call: **AUSTRALIAN**
ALLIANCE, WESTERN QBE, RACV

■ Accidental damage

High-risk area

Range (\$): 261–484

Companies to call: **SUNCORP**
METWAY *; *AUSTRALIAN ALLIANCE,*

WESTPAC *

Low-risk area

Range (\$): 243–419

Companies to call: **AUSTRALIAN**
ALLIANCE, CGU, SUNCORP
METWAY *

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 346–815

Companies to call: **ST GEORGE Protect**
Secure Home, EIG-ANSVAR, AMP

Low-risk area

Range (\$): 164–266

Companies to call: **AUSTRALIAN**
ALLIANCE, EIG-ANSVAR, AMP

■ Accidental damage

High-risk area

Range (\$): 565–1237

Companies to call: **AMP, WESTPAC ***

Low-risk area

Range (\$): 243–364

Companies to call: **AMP,**
AUSTRALIAN ALLIANCE, FAI

Northern Territory

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 144–478

Companies to call: **ST GEORGE**
Protect Secure Home, WESTPAC

Quality Care

Low-risk area

Range (\$): 144–314

Companies to call: **ST GEORGE Protect**
Secure Home, WESTPAC Quality Care

■ Accidental damage

High-risk area

Range (\$): 384–495

Companies to call: **SUNCORP**
METWAY *; *WESTPAC **

Low-risk area

Range (\$): 274–354

Companies to call: **SUNCORP**
METWAY *; *WESTPAC **

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 158–330

Companies to call: **ST GEORGE**
Protect Secure Home, CGU First

Choice

Low-risk area

Range (\$): 147–330

Companies to call: **ST GEORGE**
Protect Secure Home, AMP

(continued overleaf)

HOME AND CONTENTS INSURANCE UPDATE

■ Accidental damage

High-risk area

Range (\$): 226–393

Companies to call: CGU, AMP

Low-risk area

Range (\$): 208–324

Companies to call: AMP, CGU

Queensland

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 144–405

Companies to call: AUSTRALIAN ALLIANCE, WESTERN QBE, SUNCORP METWAY

Low-risk area

Range (\$): 135–241

Companies to call: ST GEORGE

Protect Secure Home, WESTERN QBE

■ Accidental damage

High-risk area

Range (\$): 286–423

Companies to call: SUNCORP METWAY*, AUSTRALIAN ALLIANCE, WESTPAC*

Low-risk area

Range (\$): 187–289

Companies to call: WESTPAC*, SUNCORP METWAY*, FAI, AMP

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 224–409

Companies to call: ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE

Low-risk area

Range (\$): 144–261

Companies to call: ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE, CGU First Choice

■ Accidental damage

High-risk area

Range (\$): 330–522

Companies to call: CGU, AUSTRALIAN ALLIANCE, FAI

Low-risk area

Range (\$): 183–343

Companies to call: AMP, CGU

South Australia

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 144–270

Companies to call: ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE, WESTPAC Quality Care

Low-risk area

Range (\$): 125–228

Companies to call: AUSTRALIAN ALLIANCE, ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE

■ Accidental damage

High-risk area

Range (\$): 208–289

Companies to call: AUSTRALIAN ALLIANCE, SUNCORP METWAY*

Low-risk area

Range (\$): 181–249

Companies to call: AUSTRALIAN ALLIANCE, SUNCORP METWAY*

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 208–543

Companies to call: AUSTRALIAN ALLIANCE, ST GEORGE Protect Secure Home

Low-risk area

Range (\$): 149–374

Companies to call: ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE, CGU First Choice, MUTUAL COMMUNITY Cover A

■ Accidental damage

High-risk area

Range (\$): 341–718

Companies to call: AUSTRALIAN ALLIANCE, CGU, MUTUAL COMMUNITY

Low-risk area

Range (\$): 247–449

Companies to call: MUTUAL COMMUNITY, AMP, WESTPAC*

Tasmania

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 121–236

Companies to call: AUSTRALIAN ALLIANCE, ST GEORGE Protect Secure Home, WESTERN QBE, AUSTRALIAN ALLIANCE

Low-risk area

Range (\$): 121–220

Companies to call: AUSTRALIAN ALLIANCE, ST GEORGE Protect Secure Home, WESTERN QBE, AUSTRALIAN ALLIANCE

■ Accidental damage

High-risk area

Range (\$): 168–265

Companies to call: FAI, SUNCORP METWAY*

Low-risk area

Range (\$): 161–252

Companies to call: FAI, SUNCORP METWAY*

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 135–345

Companies to call: AUSTRALIAN ALLIANCE, AUSTRALIAN ALLIANCE, EIG-ANSVAR

Low-risk area

Range (\$): 114–239

Companies to call: ST GEORGE Protect Secure Home, EIG-ANSVAR

■ Accidental damage

High-risk area

Range (\$): 224–468

Companies to call: AMP, AUSTRALIAN ALLIANCE

Low-risk area

Range (\$): 224–350

Companies to call: AMP, AUSTRALIAN ALLIANCE

Victoria

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 144–306

Companies to call: ST GEORGE Protect Secure Home, WESTERN QBE

Low-risk area

Range (\$): 124–269

Companies to call: AUSTRALIAN ALLIANCE, ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE

■ Accidental damage

High-risk area

Range (\$): 215–318

Companies to call: SUNCORP METWAY*, AUSTRALIAN ALLIANCE, WESTPAC*

Low-risk area

Range (\$): 182–287

Companies to call: AUSTRALIAN ALLIANCE, SUNCORP METWAY*

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 237–692

Companies to call: ST GEORGE Protect Secure Home, AMP

Low-risk area

Range (\$): 130–259

Companies to call: ST GEORGE Protect Secure Home, AMP

■ Accidental damage

High-risk area

Range (\$): 395–954

Companies to call: AMP, CGU, HBA

Low-risk area

Range (\$): 219–406

Companies to call: AMP, CGU, HBA

Western Australia

HOME INSURANCE

■ Defined events

High-risk area

Range (\$): 245–1936

Companies to call: AUSTRALIAN ALLIANCE, WESTPAC Quality Care, ST GEORGE Protect Secure Home

Low-risk area

Range (\$): 106–361

Companies to call: WESTPAC Quality Care, ST GEORGE Protect Secure Home, AUSTRALIAN ALLIANCE

■ Accidental damage

High-risk area

Range (\$): 427–1936

Companies to call: AUSTRALIAN ALLIANCE, WESTPAC*

Low-risk area

Range (\$): 185–369

Companies to call: SUNCORP METWAY*, AUSTRALIAN ALLIANCE, WESTPAC*

CONTENTS INSURANCE

■ Defined events

High-risk area

Range (\$): 285–994

Companies to call: AUSTRALIAN ALLIANCE, AMP

Low-risk area

Range (\$): 167–344

Companies to call: ST GEORGE Protect Secure Home, SGIO

■ Accidental damage

High-risk area

Range (\$): 379–991

Companies to call: AMP, AUSTRALIAN ALLIANCE

Low-risk area

Range (\$): 246–496

Companies to call: AMP, FAI

* The Suncorp Metway and Westpac accidental-damage policies are available only to owner occupiers.

Safe in the sun?

Avoiding skin cancer is simple: you just have to slop on a bit of SPF 30+, right? Unfortunately it's more complicated than that.

IT'S BEST TO AVOID THE SUN AS MUCH as possible in the middle of the day. If you are out, you should slip on a t-shirt, slap on a hat and wear sunglasses, as well as slopping on some sunscreen. But if you're an adult, even this may not be enough: it seems your exposure to sun in your first 20 years of life is a strong determinant for risk of skin cancer, and there's nothing you can do to reverse the effects of UV damage you got as a child.

One thing's certain: while sunscreen plays a part in UV protection, it won't prevent skin cancer on its own.

UVA and skin cancer

When you're out in the sun, you're exposed to two forms of UV radiation: UVA and UVB. It's the UVB radiation that causes sunburn, and this is what the SPF rating is based on: protection against sunburn. Its other damaging effects — such as skin cancer and premature aging of the skin — have also been known for a long time.

But now there's evidence that UVA — which was thought to be relatively harmless — also contributes to skin damage, and increases the risk of developing skin cancers and melanoma.

Until recently, many sunscreens blocked mainly UVB radiation, but now virtually all are broad-spectrum — that is, they block both UVA and UVB. However, their effectiveness against UVA may not be as great as UVB because:

- Only part of the UVA spectrum is used for testing a sunscreen's effectiveness, and up to 10% transmission is allowed for a product to be called broad-spectrum.
- No sunscreen agents give full protection against UVA. The best available are the physical blockers,

zinc oxide and titanium dioxide. Of the chemical absorbers, butyl-methoxy-dibenzoylmethane (also known as avobenzone or Parsol 1789) is most effective against UVA.

- If it's early or late in the day and you're not getting sunburnt, you're less likely to use sunscreen, therefore exposing yourself to more UVA.

UV radiation lowers your immunity

UV radiation is not only a catalyst for skin cancer, it also further increases your risk by suppressing your immune system — an important defence against melanoma and other skin cancers.

One study found that small amounts of UV radiation — less than what's needed to cause mild sunburn — significantly reduced the skin's immune responses. While the immune system appears to recover within two to four weeks, there's concern

All sunscreens on the market must be registered with the Therapeutic Goods Administration (TGA) and tested and rated according to Australian standard AS/NZS 2604. So the cheapest 30+ sunscreen should provide you with the same protection as the most expensive. An advantage of a cheap one is that you're likely to use more of it, which is a good thing.

The table (page 14) lists all the sunscreens we found that cost \$1 or less per application (see *Are you using enough?* on page 13 for what counts as an application). There are dozens of other sunscreens available, but we'd be surprised if you can't find one you like — smell, texture and so on — out of those in the table.



IN BRIEF

- Childhood exposure to sun is the highest risk factor for developing skin cancer. Even if it's too late for you, it's not too late for your kids.

- Sunscreens are only a secondary defence against UV damage (see page 12) and are unlikely on their own to give you enough protection against UVA, which is thought to be at least partly responsible for melanoma — see *UVA and skin cancer*, far left. But that doesn't mean you should stop using them.

- The Australian Cancer Society recommends you use SPF 30+ for maximum benefit. But make sure you apply it amply and frequently — see *Are you using enough?*, page 13.

- All sunscreens must be registered with the Therapeutic Goods Administration (TGA) and meet the Australian standard — so buy a cheap one and use lots of it.

Plenty of lotions, milks and creams cost less than \$1 per application — see the table on page 14 for details. If you prefer a gel, spray, stick or roll-on (see *Types of sunscreen*, right), they're available for a reasonable price too.

that repeated exposure to UV radiation will result in chronic immunosuppression.

Only a secondary defence

Sunscreen may well prevent sunburn — the visible sign of UV damage — but there's only weak evidence that it gives protection against some skin cancers, and no good evidence that it prevents melanoma. Some skin cancer experts think sunscreens lull people into a false sense of security and they stay out in the sun longer, therefore expos-

ing themselves to the potentially more harmful UVA radiation. In fact, some studies have found that the risk of melanoma is higher among sunscreen users than non-users.

However, this doesn't mean you can safely stop using them. Just be aware that it's only a secondary defence against UV radiation and should be used with other means of protection.

Choosing a sunscreen

The Australian Cancer Society recommends using SPF 30+ sunscreen for maximum benefit. It's developed an SPF 30+ sunscreen that offers UVA protection exceeding the Australian standard — look for packaging with 'UVA enhanced' on the label.

There are two major types of active ingredient in sunscreens:

■ Absorbers

These are chemicals that absorb UV radiation, stopping it from reaching your skin. UVB absorbers include octyl methoxycinnamate, octyl salicylate and 4-methylbenzylidene-camphor, while UVA absorbers include butyl-methoxy-dibenzoylmethane and some benzophenones (such as dioxibenzene).

They can cause irritation, and even allergies in rare cases. If you're trying a new sunscreen and have sensitive skin, do a patch test on your inner arm and leave it for 24 hours to see if there's any reaction.

■ Blockers

These are usually minute particles of zinc oxide or titanium dioxide that reflect and scatter UV radiation. They have no known side effects, but can leave your skin looking ghostly. Some formulations use extremely fine particles to make this less obvious — look for 'microfine' on the label.

Most 30+ sunscreens contain a combination of absorbers and blockers, giving you the best of both worlds.



THINK YOU'RE TOO YOUNG TO GET MELANOMA?



Think again. Nicola was only 27 when diagnosed with a melanoma on her ear. While most of the 900 Australians who die each year from melanoma are over 50, doctors are increasingly coming across young people, particularly in Queensland, with melanoma.

How do you recognise it? Experts tell you to look out for any unusual skin condition that doesn't heal in three to four weeks, including: a sore, ulcer or scaly patch; a white patch on your lips; a new mole, or a mole that grows quickly, changes shape or colour, bleeds or itches.

In Nicola's case it was simply a lump, like a colourless mole. "Then it started to itch," she says, "so I went to the GP who, while not overly concerned about it, referred me to a dermatologist. Neither was particularly worried — the dermatologist asked me if I even wanted the lump removed."

It turned out to be a malignant melanoma, and Nicola had a further 2 cm of tissue removed from her outer ear. "If I hadn't made a fuss, it mightn't have been picked up. I thought the doctors weren't taking it seriously because I was young."

Melanoma can be cured if it's caught early enough, so it pays to do regular checks. There's a tendency for women to get them on their lower legs, while men are more likely to get them on the upper back. But, as Nicola found out, they can appear anywhere on the body, including places rarely exposed to the sun (such as the buttocks or the soles of your feet).

If you're at all suspicious about any unusual skin changes, consult your doctor immediately.

Insect repellent and sunscreen

Personal insect repellents containing N,N-diethyl-m-toluamide (DEET) can reduce a sunscreen's effectiveness by about 30%. So if you need to wear both at the same time, reapply the sunscreen more frequently or choose an insect repellent without DEET.

Some sunscreen products contain DEET, such as **RID Triple Outdoor Protection** and the **AUSTRALIAN CANCER SOCIETY Sunscreen with Insect Repellent**. They're tested after the DEET has been added, so they do have the SPF that's stated. A spokesperson for **RID** confirmed that DEET reduced the effectiveness of the sunscreen, and said that before the DEET was added, the sunscreen had an SPF of more than 45.

Are you using enough?

If you're using a sunscreen and still getting sunburnt, chances are you're not using enough. When sunscreens are tested, they're applied at a rate of 2 mg per square centimetre of skin, which equates to about 30 mL (or six teaspoons) for an average adult for each body application.

Among all the products we bought, virtually all carried the instructions "apply liberally". It's not very helpful: after all, what is a "liberal" amount?

Faulding Health Care, the manufacturer of Banana Boat sunscreens, told us someone sent them a partly used tube of sunscreen with a letter complaining that the family used the product and got sunburnt. After measuring the remaining amount, it established the family had used only 5–10 grams between them — a lot less than the recommended amount. Faulding has now changed the labelling on Banana Boat so consumers know exactly how much to apply to each part of the body (see right). These detailed instructions are very helpful, and we'd like to see similar labelling on all sunscreens.

According to one expert, a sunscreen with an SPF rating of 50 may be as low as 2.7 when applied by most people, mainly because they don't use enough. The majority of people use



prevention or protection against skin cancer, sunburn, premature skin ageing and long-term over-exposure to the sun.

Directions: Use year round. Shake tube before use. Apply evenly to exposed areas at least 15 minutes before exposure to the sun. Re-apply every 2 hours and after swimming, towel drying or excessive perspiration. Adults are recommended to apply 1/2 tsp to face and to each arm, shoulder, front and back and 1 tsp to each leg and top of foot. (Keep out of eyes. If rash or irritation develops, discontinue use. Store below 30°C.)

Caution: sunscreens may cause discolouration of clothing.

Questions? Comments? Call our Healthline on Toll-Free 1800 661 777

Helpful instructions on how much to apply — more sunscreens should have them.

Types of sunscreen

- **Lotions and milks:** The majority of sunscreens on the market are milks or lotions. They're cheap, easy to apply and non-drying, but may leave your skin feeling sticky or greasy.
- **Creams:** The difference between lotions and creams is the consistency — creams tend to be thicker and come in a tube rather than a bottle.
- **Roll-ons:** They're easy to apply to small areas, but may be difficult to apply evenly over a larger area.
- **Sticks:** Probably only useful for small areas like the face.
- **Sprays:** Like gels (see below), these are alcohol-based, so they're non-greasy but may dry your skin. They're easy to apply — but make sure you use enough.
- **Water resistance:** If you're going swimming, look for a product that says it's water-resistant. Don't be misled by labels that say "water-resistant for four hours": it may well stay on your body for this amount of time, but should be reapplied more frequently for maximum effect. Nearly all

Australian Cancer Society sunscreens, for instance, have four hours' water resistance, but the label says "two hours" to encourage more frequent applications.

If you're exercising, any water-resistant product is likely to be sweat-resistant too, so don't spend more money buying a special "sports" sunscreen.

■ Products for children and sensitive skin

Sunscreens should only be used on small areas of a baby's skin, and only if there's no other protection available, such as clothing.

Some sunscreens are marketed specifically for toddlers, infants and children: they may contain more physical blockers and fewer absorbers, and are therefore more suitable for sensitive skin.

■ Infrared and UVC protection?

Some sunscreens claim to block infrared as well as ultraviolet light, although experts say there's no evidence that infrared increases the risk of skin cancer.

UVC is another form of UV radiation, but it's all absorbed in the upper layers of the atmosphere — none of it reaches the earth. It can be created artificially — by arc welders, for instance, so these sunscreens could be useful in industrial situations. But for most people they're unlikely to be necessary, and not worth paying extra for — unless you take your arc welder to the beach.

Gels: Are alcohol-based, so won't leave your skin feeling sticky or greasy, although they may dry it. You may find them more comfortable than a cream or lotion if you have a lot of hair on your body.

Getting the most out of your sunscreen

- Use the recommended amount (see *Are you using enough?*, above).
- Apply it to clean, dry skin 15 to 30 minutes before you go out in the sun to allow it time to interact with your skin.
- Cover all parts of the body not protected by clothing (don't forget your ears, the back of your neck, hands and knees and the tops of your feet).
- Apply it evenly.
- Don't rub it in vigorously — most sunscreens will absorb into the skin and need only to be spread around.
- Reapply it at least once every two hours, and after swimming or exercise.
- Store it at less than 25°C. If you leave it in the glovebox of your car or in the sun, it may lose its effectiveness. Keep it in the esky with the drinks, in the shade or wrapped in a towel.
- If it 'separates', gets lumpy or passes its use-by date, it may not do the job properly. Throw it out to be on the safe side.



Twice as much protection?

In 1997, the maximum allowable claim for a sunscreen's SPF was increased from 15+ to 30+.

The move was very controversial: some experts feared people would assume they were getting double the protection and could stay out in the sun for twice as long. There was also concern that some would get the false impression that SPF 30+ was so effective that other measures — such as wearing a hat and clothing and avoiding the midday sun — weren't necessary.

Sunscreen rated SPF 15 blocks out 94% of UV rays. SPF 30 increases that by 3%, to 97%. Some argue that allowing 3% rather than 6% of UV rays through is halving the amount of UV, and therefore doubling the protection. But could you also say that someone who gets 97% in a maths test is twice as good as someone who gets 94%?

Another reason SPF 30+ doesn't necessarily give you twice the protection of the old SPF 15+ is because many of the sunscreens labelled 15+ were in fact SPF 25.

Then there are usage factors, such as the amount applied, time of day, skin type, whether you've been swimming or sweating, and the amount accidentally rubbed off over time.

The bottom line is that SPF 30+ may give you *more* protection than the old 15+, but it won't give you *double* the protection.

Footnotes

* Recommended retail price not available. The cost is based on the price we paid in August/September 1999.

(A) Available from Coles supermarkets.

(B) Available from K-mart.

(C) Available from Woolworths supermarkets.

(D) Available from Franklins supermarkets.

(E) This product is listed in the Choose Cruelty Free Preferred Products List. Neither the product nor its ingredients has been tested on animals since 1985.

(F) Available from Guardian pharmacies.

(G) Available from the NSW Cancer Council shop; phone (02) 9334 1000 for your nearest outlet or visit its website, www.nswcc.org.au, for online ordering.

(H) UVA-enhanced.

(I) Available from Bi-Lo supermarkets.

(K) Available from Avon representatives; phone 1800 646 000.

(L) Available from Amway representatives; phone 1300 363 133.

SUNSCREEN BEST BUYS

Products that cost \$1 or less per application or gram (except gels and sprays — see note 1, right).

Brand (in order of price per application or gram, as specified)	Stated SPF	Absorbers	Blockers	Water resistance (hours)	Price per application (\$)
BULK BUYS					
SAVINGS Sunblock Lotion (A)	15	✓		4	0.33
TARGET Sunscreen Lotion	15	✓		2	0.44
FARMLAND Sunblock Lotion (A)	15	✓		2	0.45
TROPICAL SANDS Sunscreen Lotion (B)	15	✓		2	0.45
AUSCREEN Ultrablock Lotion (C)	15	✓		2	0.48*
SUN SAVE Sunblock Lotion	15+	✓		2	0.48
SOUL PATTINSON Ultra Block	15	✓		2	0.51
NO FRILLS Sun Protection Cream (D)	30+	✓	✓	2	0.54
MAXI-BLOCK	30+	✓	✓	4	0.59
SUN SAVE Sunblock Lotion	30+	✓	✓	4	0.60
TARGET Sunscreen Lotion	30+	✓		2	0.60
GREATBLOC Sunscreen Lotion (E)	30+	✓		4	0.64
GUARDIAN Sunscreen Lotion (F)	30+	✓	✓	4	0.69
CANCER COUNCIL Sunscreen (G)	30+	✓		2	0.75
SOUL PATTINSON Ultra Block Lotion	30+	✓	✓	4	0.78
AUSTRALIAN CANCER SOCIETY Sunscreen with moisturisers (H)	30+	✓	✓	2	0.81
LOTIONS, MILKS AND CREAMS					
AUSCREEN Ultrablock Lotion (C)	15	✓		2	0.53*
FARMLAND Sunblock Lotion (A)	15	✓		2	0.54
SUN SAVE Sunblock Lotion	15+	✓		2	0.54
TARGET Sunscreen Lotion	15	✓		2	0.54
TROPICAL SANDS Sunblock Lotion (B)	30+	✓	✓	4	0.54
GREATBLOC Sunscreen Lotion (E)	15	✓		2	0.56
MATCH 22 Sunblock Lotion	15	✓		2	0.59
BLACK & GOLD Sun Care Ultrablock Lotion	23	✓	✓	1	0.60
HOT BOD Ultra Sunblock Lotion	30+	✓	✓	4	0.60
MATCH 22 Sunblock	30+	✓		4	0.60
NO FRILLS Sun Protection Cream (D)	30+	✓	✓	2	0.60
SOUL PATTINSON Ultra Block	15	✓		2	0.60
TARGET Sunscreen Lotion	30+	✓		2	0.60
GREATBLOC Sunscreen Lotion (E)	30+	✓		4	0.61
AUSCREEN New Generation Sunscreen (C)	30+	✓	✓	4	0.62*
BI-LO Sunscreen (I)	30+	✓	✓	4	0.65
HOT BOD Sunblock Lotion	15	✓		2	0.71
FARMLAND Sunblock Lotion (A)	30+	✓	✓	4	0.72
MAXI-BLOCK	30+	✓	✓	4	0.72
SUN SAVE Sunblock Lotion	30+	✓	✓	4	0.75
AUSCREEN Childblock Lotion (C)	30+	✓	✓	4	0.76*
SOLAR BLOCK Lotion	30+	✓	✓	4	0.80
TROPICAL SANDS Sunscreen Lotion (B)	15	✓		2	0.89
FARMLAND Sunblock Cream (A)	15	✓		2	0.90
SOUL PATTINSON Ultra Block Lotion	30+	✓	✓	4	0.90

AUSCREEN New Generation Sunscreen Cream (C)	30+	✓	✓	4	0.95*
SOUL PATTINSON Ultra Block Toddler Sunscreen Lotion	30+	✓	✓	4	0.95
CANCER COUNCIL Sunscreen (G)	30+	✓		2	0.96
GUARDIAN Sunscreen Lotion (F)	30+	✓	✓	4	0.96
FARMLAND Sunblock Cream (A)	30+	✓	✓	4	0.98
CHEMISTS OWN Ultra Sun Cream	30+	✓	✓	2	0.99
BLACK & GOLD Suncare Ultra Block Cream	30+	✓	✓	1	1.00
GELS					
AUSCREEN Sunscreen Gel with Insect Repellent	15	✓		2	1.19*
TROPICAL SANDS Sunscreen Gel with Insect Repellent (B)	15	✓		2	1.19
LE TAN Gel (E)	15	✓		2	1.33
AQUASUN Sports Gel	22	✓		2	2.64*
ALOE UP Water Sports Jelly	30+	✓		1.3	3.14
SPRAYS					
HAMILTON Family Sunscreen Clear Lotion	15	✓			2.63
HAMILTON Family Sunscreen Clear Lotion	30+	✓		2	3.23
ROLL ONS				Price per gram (\$)	
REDWIN Sunblock Roll On	15	✓		2	0.04
HOT BOD Sunblock Lotion Roll On	15	✓		2	0.05
REDWIN Sunblock Roll On	30+	✓	✓	4	0.05
HOT BOD Ultra Sunblock Lotion Roll On	30+	✓	✓	4	0.06
RID Triple Outdoor Protection Sunblock Milk Roll On + Insect Repellent	30+	✓	✓		0.13
AUSTRALIAN CANCER SOCIETY Sunscreen Cream Roll On	30+	✓	✓	2	0.14
CANCER COUNCIL Sunscreen (G)	30+	✓		2	0.14
GUARDIAN Sunscreen Lotion (F)	30+	✓	✓	4	0.15
UV Triplegard Sunscreen Lotion	15	✓	✓	2	0.15
BANANA BOAT Baby Hypo-allergenic Roll On	30+	✓		4	0.16
BANANA BOAT Sport Hypo-allergenic Roll On	30+	✓		4	0.16
HAMILTON Family Sunscreen Milk	30+	✓	✓	4	0.16
HAMILTON Sensitive Sunscreen Milk	15	✓	✓	2	0.16
LE TAN Roll On Lotion (E)	30+	✓		2	0.16
UV Triplegard Kids Sunscreen Lotion Roll On	30+	✓	✓	4	0.16
HAMILTON Sensitive Sunscreen Milk	30+	✓	✓	4	0.19
HAMILTON Toddler Sunscreen Milk	30+	✓	✓	4	0.19
SUN SENSE Face Milk Roll On	30+	✓	✓		0.20
SUN SENSE Toddler Milk Roll On	30	✓	✓	0.6	0.20
SUN SENSE Ultra Roll On	30+	✓	✓	2	0.20
AVON Sun Seekers Protective Sunblock Lotion Roll On (K)	30+	✓	✓	4	0.22
STICKS					
TARGET Sun Block Stick	15	✓		1.3	0.24
BANANA BOAT Ultra Sunblock Stick	30+	✓		2	0.50
AMWAY Suntime Ultra Block Sunscreen Stick (two-pack) (L)	30+	✓	✓	2	0.62
AVON Sun Seekers Sunblock Stick (K)	15	✓		1.3	0.73
AQUASUN Sunstick	18	✓		2	0.79*
INNOXA Sun Defence Sunscreen Stick	30+	✓	✓	4	1.20

We assessed more than 100 sunscreens with an SPF of 15 or over. We only bought products whose primary purpose was as a sunscreen for the face and body. So, for example, we didn't include lip balms because of their limited application, or moisturisers that contain sunscreens because they're primarily facial moisturisers. We didn't include any products less than SPF15 because they don't offer adequate protection.

Bulk buys

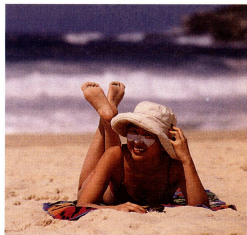
These are products that come in containers larger than 1 L and up to 2.5 L (except **GREATBLOC**, which is 750 mL). Our pricing is based on the largest size available.

1 Price per body application

The cost per body application is based on using 30 mL or 30 g (six teaspoons) each time, and is calculated from the price of the largest size available for each product — up to 500 mL for all the products except the bulk buys. The prices were the recommended retail prices supplied by manufacturers, unless otherwise stated.

For bulk buys, lotions, milks and creams the table includes products whose cost per application is \$1 or less. Because you're unlikely to use a sunscreen stick or a roll-on to cover your whole body, the price given for them is the cost per gram, based on the largest size available for each product. For gels and sprays, no product costs less than \$1 per application, so the table includes all those we found.

Cost per body application is only a guide, as products differ in their density, and prices will vary depending on where you buy and whether a particular brand is on special.



Staying cool in summer can be an expensive battle, and roof ventilators are invitingly cheap. But just how much difference do they really make?



Roof ventilators — spinning a lot of hot air?

IN BRIEF

- Don't expect a cooling miracle from a roof ventilator.
- Ceiling insulation is more effective and a much better investment.
- Preventing heat from entering your home in the first place is the best starting point for keeping it cool.

WAS THE SHOPPING CENTRE, THE cinema or beach breeze your best escape from the heat last summer? If you'd like to be cooler in your home this year, there are plenty of options: air conditioning, insulation, ceiling fans, to name but a few.

Perhaps you've even seen those mushroom-shaped, spinning roof ventilators promoted as a summer cooling aid.

They're springing up everywhere on Australian rooftops, and for as little as \$70 they might seem a wise investment at the onset of a hot summer. But are they?

Ventilator types

There's a wide variety on the market. You can get a roof ventilator with a hefty electric motor to suck the air right out of your roof space. (Some of these include a thermostat that cuts the fan when the roof-space temperature is sufficiently low.) Other models are combined with skylights, and some even have solar-powered motors.

The most basic type available is the static vent. Common on factory roofs, a static vent relies on

the wind creating a region of low pressure that draws out hot air.

But the most common design in the domestic market is the mushroom-shaped wind turbine that is designed to suck the hot air out of the roof cavity.

What they say they do

Roof ventilators have two main selling points: to keep your house cooler in summer by removing hot air from your roof space; and to help protect roofing materials from damage due to moisture build-up.

Some manufacturers make impressive claims. In one promotional brochure there's a diagram of a house showing the living areas 6°C cooler after a ventilator has been installed.

Hot houses

The idea that removing hot air from the roof cavity keeps your house cooler sounds reasonable. But keeping your house cool in hot weather isn't that simple.

Just how hot your home gets in summer depends on many factors: location, construction, whether or

not you have insulation, the number, size and orientation of windows, and whether and how well these are shaded. See *Beating the summer heat*, right, for suggestions on keeping heat out of your house.

So it's easy to overlook the fact that the roof isn't the only entry point for heat. Just how much heat enters via the roof depends on a range of factors, but a typical uninsulated roof will account for about 30–40% of the heat. Walls and windows let in the rest.

Radiation — heat you can't suck out

What about the heat that does get in from the roof? It's perhaps surprising, but much of it originates from the roofing materials, not from the hot air trapped in the roof cavity.

These materials, baking in the summer sun, get burning hot, and they transfer this heat through the roof cavity to the ceiling (and the living areas below) mostly by infrared radiation. Like the warmth of the sun on a cold day, this heat transfer is largely independent of the air temperature.

A CSIRO expert estimates that radiation accounts for up to 80% of the heat gain through the ceiling of an uninsulated roof cavity.

Simply removing the hot air from the roof space won't stop this form of heat from being generated and transmitted to your living areas.

But properly installed ceiling insulation effectively cuts the level of heat leaking through the ceiling. So much so that the difference a roof ventilator makes by removing hot air is unlikely to be significant.

If you don't have ceiling insulation, a roof ventilator might slightly reduce the heat gain through the ceiling.

Damp, rotting roofs

If you have a problem with moisture build-up in the roof cavity, improving ventilation might be a good idea.

But before you buy a roof ventilator, check that you're not venting bathroom and kitchen exhaust air into the roof cavity. This is a common cause of moisture in the roof cavity, and the best solution is to duct these exhausts outside the house.

The 'cathedral' effect

If you have a 'cathedral' ceiling a roof ventilator might be useful. This style is where the ceiling and roof are one, so a roof ventilator will be able to draw hot air out of the living areas. This could make you feel more comfortable. However, the vent would need to be closed off in winter, particularly if you heat your house. □

CHOICE ADVICE

- If your ceiling is well insulated, a roof ventilator is an unnecessary investment unless you have a major problem with damp or a cathedral ceiling.
- If you don't have ceiling insulation, a roof ventilator might help a little with the heat, but ceiling insulation is a better investment — it's more effective and works all year round.

Beating the summer heat

The smart approach is to prevent heat from getting into your house in the first place. You'll feel cooler, save on cooling costs and help cut greenhouse gas emissions.

Insulate

Installing insulation is one of the most effective measures you can take. There are various types of bulk insulation material available: fibreglass batts, cellulose, wool and polyester fibres. When choosing one, make sure the insulation will give you the correct R-value (thermal performance rating) for your area. See the insulation test report in CHOICE, August 1997, for more information.

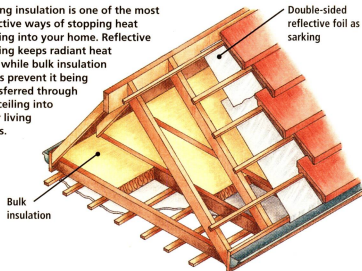
Installing reflective foil laminate is also a good idea. This type of insulation (also known as roof sarking) is made from aluminium foil laminated to a reinforcing membrane. It's typically installed under the roofing materials, and is very effective at preventing radiant heat from entering during summer. Foil-coated insulation batts are also available; these will have different summer and winter R-values. If you opt for them, make sure the winter R-value is suitable for your location as well as the summer one.

Windows and shade

Once you've insulated, it's important to avoid the 'hot box' syndrome. This occurs when heat gets in, but can't escape.

Large unshaded windows facing north, east or west are the main offenders, so it's important to provide them with good external shade. Curtains and blinds help, but are less effective than external shading, as they allow some heat entry — consider awnings or louvres. If you have a great view, you can avoid losing it by using a highly reflective window film. Planting a suitable tree can also be an attractive shade option, but seek advice from your local council and nursery on the most appropriate type.

Ceiling insulation is one of the most effective ways of stopping heat getting into your home. Reflective sarking keeps radiant heat out, while bulk insulation helps prevent it being transferred through the ceiling into your living areas.





*Is hay fever making
your life miserable?
Here's how you might
get rid of it — and
breathe easier.*

Aaaaah-choooo!

IN BRIEF

- One in seven Australians suffers from hay fever, which is a big market for drugs and other would-be cures. Don't overuse over-the-counter or 'alternative' treatments — see a doctor if your symptoms won't go away.
- Allergy specialists can do tests to find out what you're allergic to; but don't be taken in by some other shonkier tests that don't work, such as those using electrodes (the Vega test) or based on taking your pulse.
- Common decongestant nasal sprays are quick fixes but their long-term use can do you more harm than good.

STREAMING EYES, RUNNY NOSE, sneezing continually and there's a maddening itch in your throat and ears? If it's spring or summer, chances are it's hay fever.

You *can* make life more comfortable. Hay fever is triggered by allergens, and medical knowledge about these triggers has increased rapidly in recent years. There are now treatments that can lessen symptoms with few side effects.

Unfortunately, there are also remedies being sold for hay fever over-the-counter in pharmacies, supermarkets and health food stores that are inappropriate for long-term treatment and may even make symptoms like nasal blockage worse.

What is hay fever?

Hay fever is a type of **allergy** — a reaction your body has to a substance that's harmless to other people. The substances you have allergic reactions to are called **allergens**.

If your body is exposed to an allergen it's sensitive to, your immune system will over-react and produce the natural body chemical **histamine** and some other chemicals. This causes inflammation in different parts of your body and may result in the symptoms of hay fever.

Hay fever is the most common type of allergy. It's caused mainly by allergens such as airborne pollens, house dust mite droppings, moulds, and animal skin, hair and fur.

The symptoms

You may not experience all hay fever symptoms at once, but the following will be very familiar if you're a sufferer:

- A watery, runny nose — sometimes it streams.
- Uncontrollable sneezing.
- A maddening itch or tickle in your nose, throat, ears and the roof of your mouth.
- A stuffy, blocked nose and/or ears.
- Itchy, watery, red and puffy eyes.
- An irritating cough.
- Headaches.
- In severe hay fever, constantly blocked nose and sinuses.

You may also get frequent sore throats and symptoms like those of colds or flu. Skin problems like eczema (dry, red, itchy skin) or a rash may occur.

Some severe sufferers experience a chronic cough because of the mucus dripping down from the back of the nose into the throat. The combination of cough, blocked nose and general fatigue that comes

with hay fever can prevent sleep and make you irritable, which can interfere with your work and general ability to enjoy life.

What type do you have?

There are two main types of hay fever. Your condition will be much easier to treat once you identify which type you suffer from. It's best to discuss your symptoms with a doctor or pharmacist.

■ Seasonal allergic rhinitis

This type of hay fever happens only at certain times of the year because of the allergens — especially pollen — that are in the air then, particularly in spring and summer.

Main allergens: Pollens from grasses, weeds and trees, and fungus and mould in the air.

■ Perennial allergic rhinitis

Perennial means 'forever'. This type of hay fever is caused by allergens that can be found around your house most of the time; it doesn't come and go with certain seasons.

Main allergens: House dust mites, animal dander (flakes of skin) and fungus and mould in the air.

There's a relationship between hay fever and asthma but it's not fully understood. Hay fever is more common than asthma, but many people with hay fever also suffer from asthma, and asthma attacks can be triggered by an episode of hay fever.

How to treat hay fever

Step 1: Find the cause

A doctor can diagnose that you have hay fever by examining the inside of your nose. If you do, the lining of the nose will be swollen and have a characteristic appearance.

The next step will be to pinpoint the allergens that trigger your hay fever. Many people already have a pretty good idea of this, but if you don't there are steps you can take to identify them.

■ Keep a record of attacks and note where you were, what you were doing or touching at the time and what the weather was like. This will help you avoid the allergen or be prepared for the next time you encounter it. It's also worth taking this list to your doctor for advice or perhaps a referral to an allergy specialist for testing.

■ Skin-prick tests are the most common method used for identifying your allergens. An allergy specialist puts a series of allergen solutions (such as cat extract or pollen extract) along your arm and pricks the skin through each drop. If you're allergic, a swollen area called a weal, surrounded by a red flare, will develop within 10–15 minutes.

■ Doctors can also perform a blood test called a RAST test to see if you're allergic.

The following tests for hay fever are not generally accepted as being conclusive or accurate:

■ The Vega test involves the use of electrical impulses. The patient holds an electrode in one hand and a substance that may cause an allergic reaction in the other. If there is a change in the electrical impulses, the patient is deemed to be allergic to that substance.

■ Pulse testing involves placing drops of potential allergens under the patient's tongue. If there's a change in the patient's pulse, they're deemed to be allergic to that substance.

Step 2: Prevention

Prevention is the best cure. Avoiding the allergens that set off your hay fever is the best way to manage your condition. Once you've identified your triggers, you can plan how to eliminate them from your daily life.

Pollen

Pollen can be carried in the air for hundreds of kilometres, so it's difficult to avoid. The following tips can help:

■ Monitor the weather. When the pollen count is high, stay indoors as much as possible and avoid exercise, keep doors and windows closed and stay in an air-conditioned room if possible.

■ Avoid freshly mown grass and wear a mask if you mow.

■ Don't hang your bed linen out to dry on days when there's lots of pollen in the air that could stick to it.

You'll want to avoid this kind of scenario if you have an allergy to animal hair!



HAY FEVER TREATMENTS

Side effects and overdose

- Some over-the-counter hay fever treatments have serious side effects, especially if you have a pre-existing medical condition like high blood pressure or liver disease. Read all label information carefully. In fact, it's worth consulting a doctor before taking any hay fever remedies if you're taking other drugs for blood pressure, coronary disease or depression.
- Make sure you tell your doctor or pharmacist if you are or might be pregnant or you're breast feeding before you start treatment.
- Consult your health practitioner before giving any hay fever treatment to a child under 12. There's insufficient information about some treatments to recommend their use for children.
- Tell your doctor as soon as possible if you don't feel well while taking a hay fever remedy.
- If you think you or someone else may have taken too much of a pharmaceutical hay fever treatment, contact your doctor or poisons information service, or go to the emergency department of your nearest hospital.

Over-the-counter remedies can lessen hay fever symptoms, but don't overuse them. See your doctor if the symptoms keep coming back.

- Use your car air conditioner and don't open fresh-air vents, as they'll circulate pollen.
- Plant a low-allergy garden with few grassed areas and plants that are pollinated by birds and insects rather than wind.

Dust mites

There are millions of dust mites living in your home right now. No wonder their droppings are the most common allergen for perennial hay fever. They thrive where there's warmth, moisture and food, such as dead skin flakes or protein in natural fibres like wool. The following steps can help to reduce the dust-mite population in your home.

- Wash all bedding regularly in water over 50°C. Dry it in sunlight because dust mites are sensitive to UV light. If you're allergic to both dust mites and pollen, use a spin dryer and then dry it in the bathroom or elsewhere away from dust or carpet fluff.
- Choose hard floor coverings — polished floorboards, parquet, tiles or cork — instead of carpet.
- Get rid of pillows, cushions or quilts filled with feathers, down or wool and replace them with cotton or synthetic fibres.
- Use a mite-proof cover (see *More information* on page 23) on mattresses and pillows, and don't use woollen underlays.
- Get rid of soft toys or regularly freeze them to kill the mites and then wash them to remove the dead mites.
- Dust regularly with a damp cloth.
- Wear a disposable or washable mask when cleaning.
- Choose external or internal blinds and shutters rather than curtains and keep them dust-free.

- Vacuum with a HEPA filter (see *CHOICE*, September 1999).

Mould

Moulds like dark, moist places with poor ventilation. The tiny spores are carried through the air and you inhale them.

- Use anti-mould products to remove mould from walls and floors.
- Keep all rooms well ventilated.
- Remove dead leaves and compost from your garden and avoid using bark or wood chips.
- Clean air conditioners and humidifiers regularly.
- Repair rising damp.

Pets

Allergens are found in animal fur and hair, saliva, urine and dead skin.

- Keep pets out of your home, especially bedrooms.
- Regularly brush and wash your pets outside (wear a mask while you do it).
- If your allergy is severe, you may need to find a new home for your pets. Choose pets without hair — turtles, fish or reptiles.

Step 3: Treatment

There are many treatment options, and there's considerable debate about the efficacy and suitability of some. Those listed here are your main options.

Over-the-counter drugs

Over-the-counter tablets or liquids and nasal sprays can give quick, short-term relief from hay fever symptoms. However, be aware of the potential side effects and damage of long-term use. The table on

page 23 shows which over-the-counter treatments contain the following drugs.

- Products containing **antihistamines** effectively control sneezing and runny noses, but are less effective at preventing the nose from becoming blocked. If you take antihistamines the cells in the mucous membrane lining your nose will still release histamine when they come into contact with allergens. However, antihistamines help to relieve allergic symptoms by blocking the effect of histamine. These treatments, particularly **PHENERGAN**, **AVIL** and **POLARAMINE**, can cause drowsiness.



Product information for first-generation antihistamines warns that long-term use can be harmful and advises you to consult a doctor before using them if you're taking medication for high blood pressure, coronary artery disease or depression. Long-term use has been found to impair learning in some children. Some of these products can also cause drowsiness, so be sure to check the label: ACTIFED, CLARINASE, DEMAZIN, DIMETAPP Elixir, LOGICIN and SINUTAB (not all SINUTAB preparations) contain antihistamine.

Newer antihistamines are less sedating and don't have the same level of side effects as the older drugs for most people. The less sedating products available in Australia are CLARATYNE, TELFAST and ZYRTEC.

■ Many over-the-counter pharmacy medications contain the decongestant **pseudoephedrine**, which can reduce nasal congestion, but long-term users can experience a condition called 'rebound' — when the medication wears off, the stuffiness is worse than before. 'Rebound' means the more you take, the more you'll need for the same result. The decongestant is usually combined with an antihistamine.

■ **Paracetamol** or **aspirin** is included in some formulations to relieve headaches that often accompany hay fever.

■ Common decongestant **nasal sprays** are the most misused treatments for hay fever and allergy. The common brands are DIMETAPP, NYAL, OTRIVIN, SPRAY-TISH and 'pharmacy' brands. They contain one of the following decongestant agents: **tramazoline**, **xylometazoline**, **oxymetazoline** or **phenylephrine**. They're effective for the rapid relief of a blocked nose. However, if they're used constantly, rebound may occur. Long-term use can even damage the nasal lining.

Prescription drugs

■ **Steroid nasal sprays** such as ALDECIN, BECONASE and RHINOCORT can help. They're currently only available on prescription or from a pharmacist but will soon be sold over-the-counter.

These preventative sprays are used regularly once or twice a day, according to your doctor's instructions, to prevent symptoms and reduce the effect of allergic reactions. Fewer people experience side effects from them than with some over-the-counter treatments.

Side effects include nasal inflammation, burning and bleeding. However, few people have to stop using the sprays due to these problems.

■ An alternative non-steroid nasal spray is RYNACROM, which contains **sodium cromoglycate**. This is often prescribed for people who've experienced bleeding with the steroid sprays. It has the



Prescription-only treatments tend to cause side effects in fewer people than some over-the-counter drugs, so ask your doctor about them if over-the-counter remedies aren't suiting you.

same chemical composition as the asthma preventer Intal.

■ Antihistamine nasal sprays are also prescription-only. There's LIVOSTINE, and AZELASTINE will soon be available.

■ **ATARAX** is a first-generation antihistamine taken orally. It can cause drowsiness and long-term side effects.

Immunotherapy

Also called desensitisation, this involves having injections of the substances you're allergic to. You'll need to see an allergy specialist and have a skin-prick test to determine what triggers your allergic response. The specialist will then determine whether immunotherapy is appropriate.

The underlying principle is that a desensitising serum containing allergens is introduced to the patient at a level they can tolerate without causing an allergic reaction.

You'll start with tiny doses (of grass pollen, for example) and they'll gradually increase. The injections will gradually change the way your body reacts to the allergen, resulting in less of an allergic response. You should at least end up with less severe hay fever symptoms and be able to cut back your medication. Some allergies are totally eliminated.

For long-term benefit the treatment generally needs to be continued for three years.

Desensitisation injections are not usually recommended for asthma sufferers, as they can bring on an acute attack of asthma.

Side effects from the injections can include swelling, redness and pain around the site of the needle. In rare cases the patient can suffer anaphylactic



It's still disputed whether herbal remedies can really get rid of hay fever symptoms, but see right for some of the claims if you think they're worth trying.

shock: a reaction caused because the body's tissues are hypersensitive to the antigen.

Another type of immunotherapy involves the use of drops instead of injections. This treatment is controversial and its efficacy still debated, but some practitioners say recent developments in this field are promising.

Herbal remedies

'Alternative' hay fever treatments come in the form of sprays, drops, liquids and tablets. Our buyers managed to find an array of herbal hay fever treat-

These homeopathic products contain minute amounts of plants known to trigger hay fever. The (long-disputed) theory is that exposure to highly diluted allergens can assist in its treatment.



ments in pharmacies, supermarkets and health food stores.

Mainstream medical practitioners say the efficacy of these herbs and plant extracts in the treatment of hay fever isn't scientifically proven. Naturopaths say their benefits are well documented. But if you want to try them, which ones are worth a shot and what are the potential side effects? The table shows which common herbal and homeopathic formulations contain the following ingredients.

■ **Combinations of horseradish, garlic and vitamin C** can have a role in preventing hay fever. They need to be taken for up to three months before hay fever season to have a positive result.

Herbalists use horseradish with honey for coughs and asthma. It's claimed to be a good expectorant, soothing respiratory problems. Garlic is believed to break down mucus congestion.

■ **Bioflavonoids** ('vitamin P') are claimed to reduce inflammation by helping to reduce the release of histamine, and to strengthen and support blood vessel walls.

■ Although **echinacea** is in some hay fever treatments, it's not known as an anti-allergy herb. Naturopaths claim it mobilises the body's immune system against an allergic response. There have been warnings about its use by asthmatics because in some cases the herb has triggered acute asthma attacks and anaphylactic shock.

■ **Eyebright** is used to treat eye inflammation. An eyewash made of eyebright can be soothing to eyes irritated by allergies. It's used orally to treat the symptoms of hay fever, and it's also used in some

homeopathic formulations.

■ The herb **mullein** is described as a soothing expectorant that helps relieve and reduce congestion.

■ **Nettle** is a well-known folk remedy for allergies. It's supposed to help relieve inflammation caused by allergic reactions and clear congestion in the nose and chest.

Homeopathy

The principle behind homeopathy is 'let like be cured by like'. Minute amounts of plants known to trigger hay fever are used in homeopathic remedies to 'act as an immunisation' against hay fever. Most of the ingredients in the homeopathic

OVER-THE-COUNTER HAY FEVER TREATMENTS

Product name (in alphabetical order within groups)	Distributor	Main ingredients
PHARMACY DRUGS		
Actifed (A)	Warner-Lambert	Tripolidine, pseudoephedrine
Avil (A) (B)	Hoechst	Pheniramine
Claratyne (A)	Schering-Plough	Loratadine
Clarinase (A)	Schering-Plough	Loratadine, pseudoephedrine
Demazin Syrup and Demazin Day Night Relief (A)	Schering-Plough	Dexchlorpheniramine, phenylephrine, pseudoephedrine
Dimetapp 12 Hour Nasal Spray	Whitehall Laboratories	Oxymetazoline
Dimetapp Elixir (A)	Whitehall Laboratories	Brompheniramine, phenylephrine
Logicin Hay fever (A)	Sigma Pharmaceuticals	Chlorpheniramine, pseudoephedrine, paracetamol
Nyal Decongestant Nasal Spray	SmithKline Beecham	Phenylephrine
Otrivin Nasal Spray (Adult)	Novartis	Xylometazoline
Panadol Allergy Sinus (A)	SmithKline Beecham	Chlorpheniramine, pseudoephedrine, paracetamol
Phenergan (A) (B)	Rhône-Poulenc-Rorer	Promethazine
Polaramine (A)	Schering-Plough	Dexchlorpheniramine
Sinutab (A)	Parke-Davis Wellcome	Chlorpheniramine, pseudoephedrine, paracetamol
Spray-Tish Nasal Mist	Boehringer Ingelheim	Tramazoline
Telfast (A)	Hoechst	Fexofenadine
Zyrtec (A)	Faulding	Cetirizine
HERBAL REMEDIES		
Blackmores Naturetime Buffered C	Blackmores	Vitamin C, bioflavonoids
Eureka Organic Australian Extra Echinacea	Eureka Oils Australia	Echinacea
Finger Print Botanicals Hay Fever and Sinusitis Dietary Supplement	Bullivants Natural Health Products	Horseradish, nettle, echinacea, garlic, vitamin C
Healtheries Vitamin C Plus Bioflavonoids	Health Minders	Vitamin C, bioflavonoids
Kordel's Echinacea Plus	Kordel	Echinacea
Natural Nutrition Mega C	Bullivant's Natural Health	1500 mg vitamin C
Nature's Way Horseradish and Garlic	Nature's Way Health Products	Horseradish, garlic, fenugreek, marshmallow, parsley
Pretorius Heenzo Garlic Horseradish Vitamin C	Natural Biocare	Horseradish, garlic, vitamin C, euphorbia hirta, mullein
Select Lifestyle Sinus and Hay Fever	Select Foods	Vitamin A, vitamin C, garlic, marshmallow, bloodroot
Yoland Lim Formula HF Hay Fever Drops	Slimax Laboratories	Lycium Chinese fruit, ambrosia
HOMEOPATHIC REMEDIES		
Allergy and Respiratory Hay Fever Symptoms Relief	Brauer Biotherapies	Alianthus gland, ambrosia art, anthoxanthum, aralia rac, arundo maur, cardiospermum, formicum acidum, galphimia, luffa, sabadilla, sambucus nigra
Biopathics Homeopathy Hay Fever and Allergy Relief	Homeopathic Health Creations	Histamine, kali-phosphoricum, luffa operculata
Eco Herbs Allereief	Health Minders	Albizia lebbek, skullcap, eyebright

preparations we bought for this story are plant extracts that are known to trigger hay fever. The dilution factor can be as high as one part per billion.

Homeopaths cite studies in recognised medical journals to substantiate their claims that homeopathy stimulates responses in the body that assist in the treatment of hay fever. However, some mainstream clinicians continue to question the theory that such high levels of dilution can have any impact on your sensitivity to allergens. □

More information

- *The Low Allergy Garden and Towards the Low Allergen House from the Asthma Foundation of NSW. Phone (02) 9906 3233 or fax (02) 9906 4493.*
- Mite-proof covers for bedding are available from: Auspharm — phone (02) 9699 5144; Allersearch — phone (02) 9890 2922; Shield Medical Products — phone (02) 9698 4822.

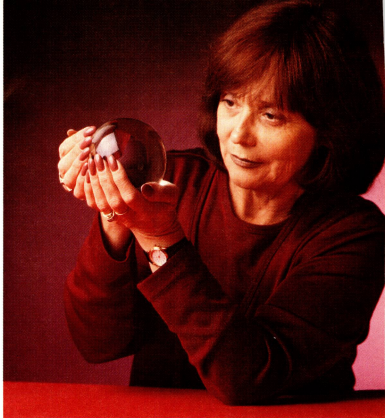
(A) Contains antihistamine.
(B) You won't find these products on the shelves; you'll have to ask the pharmacist.

See Step 3: Treatment, on page 20, for an explanation of major ingredients and an assessment of their usefulness in treating hay fever. Not all the products included in this table are recommended for long-term use.

Health insurance: fate or fortune?

Thinking about health insurance?

You just might need a crystal ball.



IN BRIEF

■ Government pressure to take out private health insurance is growing, with the introduction of Lifetime Health Cover and a 30% rebate of your premium, as well as the Medicare surcharge (see right). CHOICE is concerned that this conflicts with a government commitment to a free universal healthcare system.

■ If you're only taking out health insurance for the above reasons, some of the options to save money are safer than others. See *Good price plus peace of mind* on page 28.

■ The step-by-step guide and Best Buys in this article will help you choose health insurance that suits your needs. There's more detail on the steps to choosing a policy in the previous article in CHOICE, August 1998. If you're a new subscriber and don't have this issue, call (02) 9577 3399 for a free copy.

DECIDING IF YOU NEED HEALTH insurance has always involved looking ahead. Changes in government policy mean you now need to gaze even further into the future.

Guiding forces?

Since 1997 the government has adopted a 'carrot and stick' approach to healthcare, rewarding people who take out private health insurance and penalising those who don't. This year, the carrots and the sticks got bigger.

The 30% rebate

The 30% rebate (the carrot) is a government-funded discount on the cost of health insurance. You can claim the rebate regardless of how much you earn or the type of insurance you have — hospital, ancillary or both. There are three ways to get the 30% rebate:

- Take a discount on your premium.
- Claim the rebate on your tax return.

- Receive a direct payment from the government via your Medicare office.

Lifetime Health Cover

If you're over 30 and take out hospital cover after July 1, 2000, you'll pay more, with the amount depending on your age. If you currently have hospital cover or join before the cut-off date, your premium will be the same as someone who'd taken out cover at the age of 30. If you don't and later want to join, you'll pay a 2% loading for every year you exceed 30.

So if you're 40 without hospital cover and haven't joined a fund by next July, you'll pay an extra 20% on top of the premium if you decide at that stage you'd like to have the cover. There are some exceptions — no-one will pay more than a 70% loading, and people born before July 1, 1934, will have the same premium cost as a 30-year-old.

For more information on Lifetime Health Cover, call the Commonwealth Department of Health on 1800 676 296 or go to: www.health.gov.au/pubs/circfinl/reform/lcr.htm.

HOW TO USE THIS ARTICLE

- 1 Find out how government policy might affect your health insurance decisions (pages 24 to 25).
- 2 If you decide to take out health insurance, use our step-by-step guide to help you choose a policy that suits you (pages 25 to 26).
- 3 Look at our **Best Buys** to find the good-value health insurance policies available in your state (starting on page 27). If you already have insurance, check these against the cost of your current policy.
- 4 If you want to check out all the policies we looked at in your state, the full tables with prices, scores and other information are available by calling our Consumer Services department on (02) 9577 3399.

The Medicare surcharge

The 'stick' designed to penalise people without health insurance — the Medicare surcharge — is still in place. This is an extra tax for not having health insurance.

Single people with a taxable income of over \$50,000, couples who earn more than \$100,000 and families with incomes greater than \$100,000 (plus \$1500 for each child after the first) pay an extra 1% Medicare surcharge — in addition to the Medicare levy on all taxpayers — if they don't have hospital cover. That means at least an extra \$500 or \$1000 a year.

Money out of whose pockets?

What the industry calls 'out-of-pocket costs' occur when a doctor charges more than the listed charge (the Medicare Benefits Schedule fee) for a medical procedure.

Until recently it was always the consumer whose pockets the costs came out of for the so-called 'gap' between the charge and the Schedule fee. Now, health funds can reach agreements with doctors and hospitals on what they'll pay for certain procedures or treatments, thus eliminating the gap.

However, while there have been negotiations between some funds and some doctors, there's still a long way to go. Of the funds we assessed, only HBA, HCF, LATROBE, MEDIBANK PRIVATE and MUTUAL COMMUNITY have some form of gap agreement in place, and it's hard to tell how comprehensive they are.

Control your own insurance fate

The decision to take out private health insurance should be about more than government pressure and handouts. Comparing policies can be difficult, but you don't want to get stuck with one that doesn't suit you. Check out our five steps to choosing health insurance.

Step 1: Work out if you want insurance

Ask yourself why you want health insurance. Is it because of your health needs or your age — are you at a stage in life when the need for treatment is more likely? Do you want to ensure private hospital treatment? (While there's no evidence you'll get better treatment there, you'll probably get more choice of admission dates, comfort and extras.) Do you want to be able to choose your doctor? Or maybe it's to

CHOICE THINKS:

- It's fine that private health insurance is available for those who want it, but CHOICE is concerned that the government's promotion of health insurance conflicts with a commitment to a universal Medicare system.
- If the government and industry want to entice more people into health insurance and have them perceive it as a product with value, they need to implement reforms — not give government handouts.
- Such reforms should include products without 'gaps'; ensuring that consumers only receive one bill from the hospital, rather than from each doctor; and providing consumers with information about the cost of a treatment before it happens.
- For more on the health insurance debate, see our website — www.choice.com.au.

make sure visits to the dentist or physiotherapist are covered.

Step 2: Work out what you want

Broadly speaking, you can choose hospital cover and ancillary cover. These are available separately or combined.

- **Hospital cover:** There are three types:
 - Private patient in a public hospital (see page 27).
 - A shared ward in a private hospital.
 - A private room in a private hospital, if there's one available.

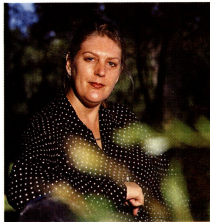
■ **Ancillary cover** contributes to the cost of treatments that aren't covered by Medicare outside a hospital. This usually includes dental or physiotherapy treatment and products like glasses and contact lenses, plus less common treatments such as acupuncture or podiatry. It's unlikely to cover the full cost of any treatment.

NO CHOICE?

Michelle has always paid her own way for dental and optical check-ups and used public hospitals when necessary. She's been happy to do this and pay the extra Medicare surcharge, but the introduction of Lifetime Health Cover means she's now looking for a health fund.

"I'd been thinking that I might start to need it soon, but now I don't feel I have any option," said Michelle.

She says she'll be looking for a basic hospital policy combined with ancillary cover for dental and optical. "Once I'm in, I'm in. I can always upgrade later if I need to."



Is your health fund giving you a headache?

The Private Health Insurance Ombudsman (PHIO) is an independent body that handles complaints about health funds, hospitals and doctors.

To make a complaint, first contact the health fund, person or organisation you're complaining about. If it can't be resolved that way you can contact the Ombudsman at www.phio.org.au or on 1800 640 695 or (02) 9261 5944.

Had some medical expenses?

If you've paid for your own medical expenses and they were more than \$1250 in one tax year, you're entitled to a 20% tax rebate on the amount over \$1250.

Step 3: Work out what you're prepared to pay

You can choose to pay a specified co-payment or an excess for hospital or combined hospital/ancillary cover in return for a lower premium.

A **specified co-payment** means you pay a certain amount each day you're in hospital, usually up to a set limit per stay. That limit may be a certain number of days or a dollar amount, after which you don't have to pay the co-payment. More common is an excess, where you pay a set amount of your claim regardless of how long you stay in hospital.

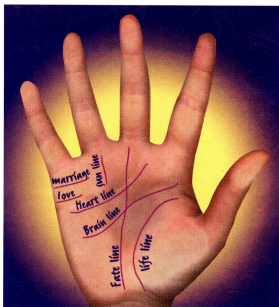
Whether you choose an excess or co-payment, make sure you understand the maximum cost. Of the funds we looked at:

- **MEDIBANK PRIVATE, NIB, SGIC and SGIO** apply the excess once a year, no matter how many people covered by the policy make a claim.
- **AUSTRALIAN UNITY, HCF, HIF, GRAND UNITED, LATROBE, ST LUKES, NSW TEACHERS and QUEENSLAND TEACHERS** apply it once per person or twice per family, per year.
- **CBHS, CREDICARE, GMHBA, HBF and MBF** apply it twice a year.
- **DEFENCE HEALTH** applies the excess two and two third times per year.
- **AXA, HBA, MANCHESTER UNITY, MUTUAL COMMUNITY and TERRITORY MUTUAL** charge it up to three times a year for some policies.

Maximum co-payments ranged from \$200 with MANCHESTER UNITY to \$4000 with CREDICARE.

Step 4: Compare products

- The table on pages 30-31 shows the sort of restrictions that can apply to **hospital cover**, and the



Best Buys list the best 'value limited cover' policies with such restrictions as one way of saving money. In addition, when you're shopping around, make sure you get a list of the hospitals the fund has an agreement with. If you have full cover and stay in these hospitals, 100% of your accommodation costs will be covered (apart from any excess or co-payment). If you're in a rural area it's particularly important to check how far you'll have to travel to the nearest 'agreement' hospital.

- For **ancillary cover**, you need to look at how much you'll get back. This means looking at the amount a fund will pay for a particular treatment, and the overall limit you can claim in a year. Some funds restrict the overall amount you can claim in a year by combining the maximum limits — for example, saying you can have \$400 worth of physiotherapy and chiropractic in a year instead of \$400 for each.

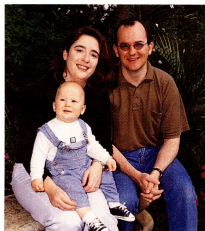
This restriction can lead to large differences in how much you'll get. We found the least you could claim in the second year of membership for all the services we assessed was \$200, while the most was \$8100.

It's also worth noting the difference between family limits and single limits. **AUSTRALIAN UNITY, AXA, DEFENCE HEALTH, GMHBA, GRAND UNITED, HBA, LATROBE, MANCHESTER UNITY, MBF, MEDIBANK PRIVATE, MUTUAL COMMUNITY, NIB and TERRITORY MUTUAL** all have products that limit the amount a family can claim for some services as well as limiting the amount each person can claim.

Step 5: Read the fine print

Before signing up with any fund, read its brochure thoroughly. If there's anything you don't completely understand about your entitlements, write to the insurer and get written answers to your questions before you join. It may seem like a hassle, but not in comparison to the problems you'll encounter if your cover doesn't match your expectations.

CHANGING HORSES IN MIDSTREAM



While Liz and Mark were expecting Nicholas they received a letter from their health fund. The fund promised it wasn't going to increase the cost of their private health insurance — it was just going to make a few changes. Services that had previously been covered were going to be restricted — including obstetrics.

Naturally Liz was alarmed. "I'd served the waiting period, I assumed I was going to be covered. Now I was being told if I wanted obstetrics cover I'd have to upgrade our cover and pay more money."

Feeling she had little choice, Liz upgraded their cover to the more expensive one that covered obstetrics. While she was glad of the

private cover when Nicholas was born, she remains unimpressed with the fund.

"It was the way the fund went about it. By changing the rules it was able to say prices had stayed the same, but it was more expensive for us," she said.

What makes a Best Buy?

Open and restricted-membership funds with more than 10,000 members were included in this survey. The funds that declined to give us information are: **AUSTRALIAN HEALTH MANAGEMENT, NAVAL HEALTH BENEFITS SERVICE, IOR, RAILWAY & TRANSPORT and WESTFUND.** Thank you to the other funds that co-operated with us to ensure the information is correct.

Hospital cover

We looked at family cover (for parents with children) that provides private hospital accommodation, including policies that exclude or limit cover for various conditions. Most funds charge the same rate for 'families' as for single-parent families and couples, and half the family rate for single cover.

We scored each policy for the following:

- The level of cover available for nine common procedures, including whether they're excluded or limited and the length of the waiting period.
- If 'gap' protection is provided.
- Where co-payments or excesses apply, how often they

apply and whether you pay them in day and public hospitals.

Ancillary cover

We assessed ancillary products suitable for a family, based on: the level of cover received; whether the maximum annual limits are combined; and the most you could receive from a fund for the services we assessed. We looked at cover for:

- Dental (including orthodontics).
- Optical.
- Physiotherapy and chiropractic.
- Pharmacy.
- Other services (including acupuncture, natural therapy, speech therapy and podiatry).

The overall score was based on the following weightings:

- Dental 45%.
- Optical 13%.
- Physiotherapy 6%.
- Chiropractic 6%.
- Pharmacy 3%.
- Other 27%.

Want cover as a private patient in a public hospital?

This article doesn't go into this type of insurance in any detail because cover is pretty much the same from all companies. If it interests you as a cheaper option, call some of the funds listed for your state and shop around for a good price.

Best Buys

Hospital cover

For **hospital cover**, the **Best Buys** are divided into:

- Full cover
- Full cover with an excess
- Value limited cover.

Read the explanation of each on the following pages and decide which type would suit you, then check your state's **Best Buys** under each of these headings. (**Best Buys** for ancillary cover are on page 29.)

Full cover

If you want the broadest possible cover without paying an excess, our **full-cover Best Buys** are a good place to start. These take into account the annual cost (shown in the lists) as well as the overall hospital cover score. A policy had to achieve a score of 80% or more to be considered for this category (they're listed in order of overall score, which is shown in brackets).

■ ACT/NSW

- HCF Top plus: \$2298.40. (93%)
- CBHS Hospital a (if eligible): \$1669.20 (90%)
- NSW TEACHERS' FEDERATION Top Hospital a (if eligible): \$1705.60. (90%)
- MEDIBANK PRIVATE Blue Ribbon Hospital: \$1922.10. (84%)
- NIB Top Private Hospital: \$2152.80 (87%)

■ Northern Territory

- CBHS Hospital a (if eligible): \$1768. (90%)
- MBF Premium Hospital: \$1644. (90%)
- MEDIBANK PRIVATE Blue Ribbon Hospital: \$1232.90. (87%)

■ Queensland

- CBHS Hospital a (if eligible): \$1682.57. (90%)
- QLD TEACHERS' UNION Total Care Hospital (if eligible): \$2280. (90%)
- MEDIBANK PRIVATE Blue Ribbon Hospital:

\$2121.80. (87%)

■ South Australia

- CBHS Hospital a (if eligible): \$1768. (90%)
- HEALTH PARTNERS Gold Hospital: \$2114.30. (90%)
- SGIC HEALTH Top Hospital: \$2065.30. (88%)
- MEDIBANK PRIVATE Blue Ribbon Hospital: \$2101.50. (87%)

■ Tasmania

- CBHS Hospital a (if eligible): \$1716. (90%)
- ST LUKES Top Private Hospital: \$1995. (90%)

■ Victoria

- CBHS Hospital a (if eligible): \$1801.43. (90%)
- AUSTRALIAN UNITY Comprehensive Hospital: \$2595.80. (89%)
- MEDIBANK PRIVATE Blue Ribbon Hospital: \$2529. (84%)

■ Western Australia

- CBHS Hospital a (if eligible): \$1630.57. (90%)
- HIF Gold: \$1546.70 (87%)



Good price plus peace of mind

If you don't want to pay a lot for private health insurance — maybe you don't think you need full cover or you're only signing up because of Lifetime Health Cover — there are three ways to save money:

■ Take out a high excess

Our calculations (see *Can an excess save you money?*, CHOICE, August 1998) show that an excess will save you money unless you have to claim often or soon after joining. If you don't think you'll make many claims, the higher the excess, the more money you save.

■ Choose a limited policy

Under these policies, certain treatments may be available only as 'basic' benefits (which means you'll get full cover as a private patient in a public hospital, but you'll have to pay extra in a private hospital) or you may need to serve longer waiting periods before you're covered as a private patient.

Other policies offer a combination of these two options, with public hospital cover that's upgraded to private hospital cover after a set amount of time (such as two years).

Our calculations show you'll rarely save money by choosing a limited policy instead of a full-cover policy with an excess. The exceptions are **TERRITORY MUTUAL Hospital Cover** in the NT, and **CREDICARE Hospital and GMBHA 100% Hospital** in Victoria, which are cheaper than full-cover policies without an excess. A combination of a limited policy and an excess can be cheaper still (see *Value limited cover*, right).

■ 'Excluding' policies

Excluding policies don't cover certain treatments at all. CHOICE doesn't recommend this type of policy because you can't be sure you're not going to need the excluded treatments.

If you do opt for a limited or excluding policy, remember to review it regularly to make sure it still suits you.

Full cover with excess

Choosing a policy with an excess means assessing how often you're likely to use it — it will save you money as long as you don't claim too often. The number of times per year an excess applies affects the cost of the premium — generally, the less often, the higher the premium. While we can't directly compare all combinations of premium and excess, the policies below show you what the **cheapest premium/highest excess option is for a full-cover policy that scores above 80%**. Other excess options may be available, but the premium will cost more.

Where you see 1/2 as the number of times the excess applies, this means it would apply only once a year to any one person covered, but once again if another person covered by family membership claims, to a maximum of twice.

■ ACT/NSW

HCF Top Plus: \$1383.20 (\$1000 excess). Number of times excess applies: 1/2. (84%)

■ Northern Territory

MEDIBANK PRIVATE Blue Ribbon Hospital: \$635.10 (\$1000 excess). Number of times excess applies: 1. (80%)

■ Queensland

MEDIBANK PRIVATE Smart Choice Hospital: \$1161.80 (\$1000 excess/\$50 co-payment). Number of times excess applies: 1. (84%)
QLD TEACHERS' UNION Total Care Hospital (if eligible): \$1029.60 (\$1000 excess). Number of times excess applies: 1/2. (82%)

CBHS Hospital a (if eligible): \$1381.71 (\$250 excess). Number of times excess applies: 2. (81%)

■ South Australia

SGIC HEALTH Hospital Advantage: \$1307.90 (\$900 excess). Number of times excess applies: 1. (81%)

MEDIBANK PRIVATE Smart Choice Hospital: \$1273.50 (\$1000 excess/\$50 co-payment). Number of times excess applies: 1. (80%)

■ Tasmania

ST LUKES Top Private Hospital: \$910 (\$1000 excess). Number of times excess applies: 1/2. (82%)

■ Victoria

AUSTRALIAN UNITY Comprehensive Hospital: \$1268 (\$1000 excess). Number of times excess applies: 1/2. (81%)

MEDIBANK PRIVATE Smart Choice Hospital:

\$980.20 (\$1000 excess/\$50 co-payment). Number of times excess applies: 1. (81%)

■ Western Australia

HBF Top Hospital: \$1140 (\$250 excess). Number of times excess applies: 2. (81%)

MEDIBANK PRIVATE Smart Choice: \$931.70 (\$1000 excess/\$50 co-payment). Number of times excess applies: 1. (81%)

Value limited cover

If you're looking for the way to save the most money, albeit while limiting your treatment options, look here. All the policies include an *excess* and some treatments are limited in some way (see the table on pages 30–31 for details), but they manage a **policy score of more than 50%** while still being cheaper or having a smaller excess or co-payment than the full-cover policies with an excess listed left. None of them *excludes* services.

■ ACT/NSW

AXA Hospital Economy Cover: \$1260 (\$300 excess). Number of times excess applies: 3. (74%)

AXA Start 'n' Save: \$1154.40 (\$600 excess). Number of times excess applies: 1. (71%)

CBHS Hospital b (if eligible): \$1110.57 (\$250 excess). Number of times excess applies: 2. (66%)

MEDIBANK PRIVATE First Choice Hospital: \$825.70 (\$1000 excess). Number of times excess applies: 1. (65%)

MANCHESTER UNITY Super Saver: \$1172.40 (\$200 excess). Number of times excess applies: 3. (59%)

■ Northern Territory

TERRITORY MUTUAL Hospital Economy: \$883.20 (\$300 excess). Number of times excess applies: 3. (74%)

TERRITORY MUTUAL Start 'n' Save: \$811.20 (\$600 excess). Number of times excess applies: 1. (71%)

CBHS Hospital b (if eligible): \$881.16 (\$250 excess). Number of times excess applies: 2. (66%)

MEDIBANK PRIVATE First Choice Hospital: \$594.50 (\$1000 excess). Number of times excess applies: 1. (65%)

■ Queensland

AXA Start 'n' Save: \$1279.20 (\$600 excess). Number of times excess applies: 1. (71%)

MEDIBANK PRIVATE First Choice Hospital: \$1056.90 (\$1000 excess). Number of times excess applies: 1. (69%)

CBHS Hospital b (if eligible): \$891.43 (\$250 excess). Number of times excess applies: 2. (66%)

■ South Australia

CBHS Hospital b (if eligible): \$954.57 (\$250 excess). Number of times excess applies: 2. (66%)

MEDIBANK PRIVATE First Choice Hospital: \$987



(\$1000 excess). Number of times excess applies: 1. (65%)

■ Tasmania

AXA Hospital Economy: \$1275.60 (\$300 excess).

Number of times excess applies: 3. (74%)

AXA Start 'n' Save: \$1123.20 (\$600 excess).

Number of times excess applies: 1. (71%)

CBHS Hospital b (if eligible): \$865.43 (\$250

excess). Number of times excess applies: 2. (66%)

■ Victoria

GMHBA 100% Hospital: \$1076.90 (\$1000 excess).

Number of times excess applies: 2. (80%)

LATROBE Private Hospital Cover: \$1051.82

(\$1000 excess). Number of times excess applies:

1/2. (71%)

CBHS Hospital b (if eligible): \$843.48 (\$250

excess). Number of times excess applies: 2. (66%)

■ Western Australia

HIF Healthguard Saver Plus: \$889.80 (\$700

excess). Number of times excess applies: 1/2. (74%)

MEDIBANK PRIVATE First Choice Hospital:

\$852.80 (\$1000 excess). Number of times excess

applies: 1. (67%)

CBHS Hospital b (if eligible): \$824.57 (\$250

excess). Number of times excess applies: 2. (66%)

Ancillary cover

As a rule, the higher the cover you want for ancillary services, the more you pay. Our **Best Buys** look for value for money. In order to be considered, a policy had to have an **overall ancillary score of 50% or higher** (shown in brackets). The premium shown is the annual family cost. The range gives an indication of other prices, while the average gives you a sense of where the **Best Buys** fall within the range in your state.

If there are particular ancillary services you'd like cover for, the tables that are available from CHOICE (see *How to use this article*, page 24) list each policy's score for each ancillary category.

■ ACT/NSW

CBHS Top Extras (if eligible): \$806.04. (89%)

NSW TEACHERS Ancillary (if eligible): \$945.36. (59%)

AXA General Extras: \$920.40 (53%)

MEDIBANK PRIVATE Blue Ribbon Extras Plus:

\$1253.20. (53%)

DEFENCE HEALTH Top Extras (if eligible): \$776.80

(50%)

Range: \$376.80–\$1568.40.

Average: \$916.66.

■ Northern Territory

CBHS Top Extras (if eligible): \$806.04. (89%)

TERRITORY MUTUAL General Extras: \$690. (57%)

MEDIBANK PRIVATE Blue Ribbon Extras Plus:

\$861.80. (53%)

DEFENCE HEALTH Top Extras (if eligible): \$776.80 (50%)

Range: \$351.60–\$1035.60

Average: \$663.29

■ Queensland

CBHS Top Extras (if eligible): \$806.04. (89%)

AXA General Extras: \$736.80. (53%)

DEFENCE HEALTH Top Extras (if eligible): \$776.80

(50%)

Range: \$275.60–\$1312.80

Average: \$709.35

■ South Australia

CBHS Top Extras (if eligible): \$806.04. (89%)

HEALTH PARTNERS Country Gold Extras: \$745.90

(78% with participating providers, 70% with other providers)

HEALTH PARTNERS Gold Extras: \$820.

(68% with participating providers, 53% with other providers)

SGIC HEALTH Top Extras: \$820.50. (58%)

DEFENCE HEALTH Top Extras (if eligible): \$776.88

(50%)

MUTUAL COMMUNITY General Extras: \$727.20 (51%)

Range: \$407.20–\$1464

Average: \$744.29

■ Tasmania

CBHS Top Extras (if eligible): \$806.04. (89%)

MEDIBANK PRIVATE Blue Ribbon Extras Plus:

\$781.70. (53%)

DEFENCE HEALTH Top Extras (if eligible): \$776.80

(50%)

Range: \$315–\$1056

Average: \$576.73

■ Victoria

CBHS Top Extras (if eligible): \$806.04. (89%)

GMHBA Gold: \$884.30. (55%)

Range: \$323.70–\$1557.60

Average: \$793.94

■ Western Australia

CBHS Top Extras (if eligible): \$806.04. (89%)

HIF Premium Options: \$884.75. (65%)

HBF ExtraEssentials: \$893. (63%)

SGIO HEALTH Top Extras: \$831. (57%)

HBF EssentialsStandard: \$655. (55%)

HIF Super Options: \$709.90. (55%)

SGIO HEALTH All Extras: \$652.20. (54%)

AXA General: \$711.60 (53%)

Range: \$362.10–\$1488

Average: \$717.68

Company contact and membership details

See *What makes a Best Buy?* on page 27 for details of health funds that wouldn't give us information.

■ **AUSTRALIAN UNITY:** 13 29 39;

www.austunity.com.au.

■ **AXA:** 13 12 43; www.axa.com.au.

■ **CBHS:** 1300 654 123; www.cbhs.com.au.

You must be a past or current employee of the Commonwealth Bank or a dependant.

■ **CREDICARE:** (07) 3365 0022;

www.cua.com.au

■ **DEFENCE HEALTH:** 1800 335 425;

www.defencehealth.asn.au. Available only to families of serving Army or RAAF personnel, Army or Air Force reserve members and their families, Department of Defence civilians and families, employees of companies contracted to the Department of Defence and their families.

■ **GMHBA:** 1800 032 336.

■ **GRAND UNITED:** 1800 800 245;

www.grandunited.com.au.

■ **HBA:** 13 12 43; www.axa.com.au.

■ **HBF:** 13 20 24; www.hbf.com.au.

■ **HCF:** 13 14 39; www.hcf.com.au.

■ **HEALTH PARTNERS:** (08) 8223 7588, country 1800 182 322; www.healthpartners.com.au.

■ **HIF:** (08) 9227 4227, country 1800 998 113; www.hif.com.au.

■ **LATROBE:** 1300 362 155.

■ **MANCHESTER UNITY:** 13 13 72;

www.manchesterunity.com.au.

■ **MBF:** 13 26 23 new members, 13 11 37

current members; www.mbfnoticeboard.com.

■ **MEDIBANK PRIVATE:** 13 23 31 current

members, 1800 188 188 new members;

www.medibank.com.au.

■ **MUTUAL COMMUNITY:** 13 12 43;

www.axa.com.au.

■ **NIB:** 13 14 63; www.nib.com.au.

■ **NSW TEACHERS' FEDERATION:** 1300 728 188; www.teachershealth.com.au. Available to serving NSW teachers and their families.

■ **QLD TEACHERS' UNION:** 1300 360 701;

www.tuh.com.au. Available to practising teachers or employees of educational institutions and their families.

■ **SGIO HEALTH:** 13 32 34.

■ **SGIC HEALTH:** 13 32 34.

■ **ST LUKES:** 1300 651 988;

www.stlukes.com.au.

■ **TERRITORY MUTUAL:** (08) 8989 5655 or 1800 189 100 (from outside Darwin but within NT); www.axa.com.au.

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Hospital cover restrictions

Fund / plan (in alphabetical order)	Excluded	Limited	Basic benefits	Basic benefits for a set time	Long waiting period
AUSTRALIAN UNITY Selective Hospital Cover for Couples	Cat, H&K		ART, BP, Obs, Psy		
AUSTRALIAN UNITY Selective Hospital No Obstetrics	ART, Obs				
AUSTRALIAN UNITY Smart Families Combination (no obstetrics)	ART, Obs				
AUSTRALIAN UNITY Smart Start	ART, Obs		BMT, BP, Cat, H&K, Psy, Re (B)		
AXA Hospital				ART, BP, H&K, Obs, Psy, Re	
AXA Hospital Economy				ART, BP, H&K, Obs, Psy, Re	
AXA Start 'n' Save				Psy, Re	ART, BP, Cat, H&K
CBHS Hospital b			ART, Cat, H&K, Obs, Psy, Re		
CREDICARE				Psy, Re	
DEFENCE HEALTH					ART, Psy, Re
GMHBA 100% Hospital				ART, H&K, Obs, Psy, Re	
GMHBA Couples	ART, Cat, H&K, Obs			Psy, Re	
GMHBA Single Parent	ART, Obs			H&K, Psy, Re	
GRAND UNITED Premier Hospital					ART
GRAND UNITED Price Point Hospital	ART, BP, Cat, H&K, Obs		Psy, Re		
GRAND UNITED Priority Hospital	BP, Cat, H&K		Psy, Re		ART
GRAND UNITED Priority Saver	BP, Cat, H&K		Psy, Re		ART
HBA Hospital				ART, BP, H&K, Obs, Psy, Re	
HBA Hospital Economy				ART, BP, H&K, Obs, Psy, Re	
HBA Start n Save				Psy, Re	ART, BP, Cat, H&K, Obs
HBF HealthySaver			ART, BP, Cat, H&K, Psy		
HBF Intermediate Hospital (A)		Obs (A)		ART, H&K (A)	
HBF Top Hospital		Psy		ART, H&K	
HBF Young Singles Saver	Obs		ART, BP, Cat, H&K, Psy		
HCF Family Care	ART, BMT, Cat, D&K, H&K	Psy			
HCF Fit & Well	ART, BMT, BP, Cat, D&K, H&K, Obs		Psy		
HCF Young Singles	ART, BMT, BP, Cat, D&K, H&K, Obs		Psy		
HIF Gold Hospital				ART	H&K
HIF GoldStar Hospital				ART	H&K
HIF Healthguard Saver Plus			ART, BP, Cat, H&K, Psy		H&K
LATROBE Private Hospital					ART, H&K, Psy, Re
MANCHESTER UNITY Healthmate			ART, BMT, BP, Cat, D&K, H&K, Obs, Psy, Re		
MANCHESTER UNITY Healthmate Executive			BMT, Cat, D&K, H&K, Psy, Re		
MANCHESTER UNITY Healthy Choice			Cat, D&K, H&K, Psy		
MANCHESTER UNITY Super Saver			ART, BMT, BP, Cat, D&K, H&K, Obs, Psy		

1

2

3

4

Hospital cover restrictions (continued)

Fund / plan (in alphabetical order)	Excluded	Limited	Basic benefits	Basic benefits for a set time	Long waiting period
MEDIBANK PRIVATE Blue Ribbon Hospital				ART (C)	
MEDIBANK PRIVATE First Choice Hospital			ART, BP, Cat, H&K, Obs, Psy, Re		
MEDIBANK PRIVATE First Choice Saver			ART, BP, Cat, H&K, Obs, Psy, Re		
MUTUAL COMMUNITY Hospital				ART, BP, H&K, Obs, Psy, Re	
MUTUAL COMMUNITY Hospital Economy				ART, BP, H&K, Obs, Psy, Re	
MUTUAL COMMUNITY Start 'n' Save				Psy, Re	ART, BP, Cat, H&K, Obs
NIB Bodyguard			ART, BP, Cat, H&K, Obs, Psy, Re		ART
NIB Safeguard			ART, BP, Cat, H&K, Psy, Re		ART
NIB Top Private Hospital					ART
SGIO Top Hospital (SGIC in SA)					ART
SGIO Hospital Saver (SGIC in SA)					ART
TERRITORY MUTUAL Hospital				ART, BP, H&K, Obs, Psy, Re	
TERRITORY MUTUAL Hospital Economy				ART, BP, H&K, Obs, Psy, Re	
TERRITORY MUTUAL Start 'n' Save				Psy, Re	ART, BP, Cat, H&K, Obs

(A) This policy gives cover only up to a shared room in a private hospital for all treatments.

(B) Except for accidents and same-day procedures.

(C) A longer benefit limitation period applies in the ACT, NSW, Victoria and WA for ART.

ART: Assisted reproductive therapy.

BMT: Bone marrow transplant.

BP: Heart bypass.

Cat: Cataract surgery.

D&K: Dialysis and kidney treatment.

H&K: Hip and knee replacement (AXA Hospital and Hospital Economy and LATROBE: hip only).

Obs: Obstetrics and birth-related treatment.

Psy: Psychiatric care.

Re: Rehabilitation.

Note: **HEALTH PARTNERS, MBF, NSW TEACHERS' FEDERATION, QLD TEACHERS' UNION and ST LUKES** aren't included in this table because their products don't restrict the listed services.

1 Limited

This means the number of days the fund will pay top hospital cover for these conditions is limited.

2 Basic benefits

You have full financial cover in a public hospital, but only limited financial cover in a private hospital.

3 Basic benefits for a set time

You have full financial cover in a public hospital, but only limited financial cover in a private hospital for a set amount of time, after which you have full cover.

4 Long waiting period

This means anything more than 12 months for assisted reproductive therapy, pregnancy and pre-existing conditions or two months for any other condition.





Travel money



Don't rely on just one form of money when you travel overseas: take a combination of traveller's cheques, cash and credit/debit cards.

IN BRIEF

- Aim to combine convenience and security when figuring out how to manage your money while travelling overseas. A combination of cash, cards and traveller's cheques does this well.
- Don't rely on ATMs alone: older technologies are less likely to leave you stranded without money (see *Problems with ATMs*, far right).

YOU HAVE YOUR PASSPORT AND ticket, accommodation is booked — everything's ready for your overseas trip, but how will you pay for your day-to-day expenses?

Cash

It's extremely convenient to have cash when you're a traveller. It's also extremely risky. If your cash is lost, it's gone forever. Few travel insurance policies will cover you for loss or theft of a large amount of cash. So keep to small amounts of local currency.

Before you leave home, get some money in the currency of your first destination. Commissions at airport change bureaux can be very high in some countries and exchange rates very poor. Arriving with local currency, particularly late at night or very early in the morning, means you can pay for public transport or a taxi, and meals and tips without the

additional worry of getting a good exchange rate.

If you have the chance, shop around for a change bureau that doesn't charge a commission and offers a reasonable exchange rate. A poor exchange rate can be like a hidden commission.

Use a money belt or body purse whenever it's practical. If there are two of you, carry half your cash each. Don't count it in public or pull out a large amount to make a small purchase.

Keep an 'emergency fund' of around US\$50 or the equivalent local currency separate from your other money.

Advantages

- Convenient.
- Easy to use.
- No charge when you make a purchase.

Disadvantages

- You'll usually pay a commission when you exchange one currency for another.
- It can't be replaced if it's stolen or lost.
- The exchange rate is usually less favourable than for traveller's cheques.

Traveller's cheques

Some brands of traveller's cheque, including American Express and Thomas Cook, have almost universal acceptance. They're safe and you often get a better exchange rate than if you're exchanging cash. They can also help you keep on top of how much money you're spending and stick to a budget.

You can buy them in banks and through travel agencies, and you'll usually have to pay a fee for them. For example, the Commonwealth Bank charges 1% of the Australian equivalent or a minimum of \$10. ANZ doesn't charge a commission to holders of its gold credit card.

You have to sign your traveller's cheques when you buy them to protect yourself in case they're stolen or lost. Your signature is your guarantee that no-one else can use the cheques. You'll be asked to sign them a second time when you use them, and you'll usually need identification. Only sign them in the presence of the person who's going to cash them.

Take traveller's cheques either in the currency of the country you're visiting or in a widely accepted

CHOICE TIPS

- Ask your travel agent for advice about travelling to high counterfeit areas. Counterfeit notes are often printed on waxy paper with poor print quality. Take special care if you're using a money changer other than a bank or internationally recognised name.
- Take a small calculator when travelling overseas to work out exchange calculations.



can be kept for the next trip, or changed back into Australian dollars.

- You can only spend up to the limit of your cheques. There's no huge credit card bill waiting for you when you return home.

- They usually have a better exchange rate than cash.

Disadvantages

- You'll pay a commission when you buy traveller's cheques (usually 1%).

- There may be minimum charges and handling fees.

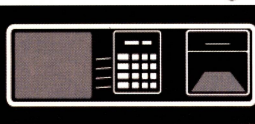
- You may be charged when you cash them.

Credit, charge and debit cards

Credit cards are gaining acceptance in Asia, Africa and South America, and they're widely accepted in the US and Europe. They're ideal for covering large expenses like accommodation bills and almost indispensable if you want to hire a car.

They can also give you access to your savings and everyday transaction accounts. Before you go on holiday, arrange with your bank or card company to have the accounts linked.

Your bank will also be able to tell you if you can use your ordinary debit (EFTPOS) card overseas. Customers with participating banks can use their everyday account cards via a relevant overseas network (Maestro/Cirrus — see above left — or Visa).



The Maestro/Cirrus (above) and Visa networks mean you can use your ordinary EFTPOS card overseas.

currency like US dollars or British pounds. And take a mixture of large and small denominations, as some of the places you'll want to use them may not be able to cash large denominations. Small amounts are also useful to change for last-minute spending before you leave a country.

Leave one copy of your traveller's cheque serial numbers at home and pack another in your luggage, separate from the cheques.

For each country you're visiting, take a list of banks or agencies that will cash your traveller's cheques without charging a fee. You should be able to get this when you buy them. Try to avoid changing them in hotels, as the commission is often very high or the exchange rate very low.

Keep a record of your transactions throughout the trip and store it separately from the cheques.

If your cheques are lost or stolen, inform the company that issued them immediately (keep the phone number in a safe place separate from the cheques). It will arrange for you to obtain replacement cheques.

Advantages

- Safe — and they can usually be replaced within 24 hours if lost or stolen.

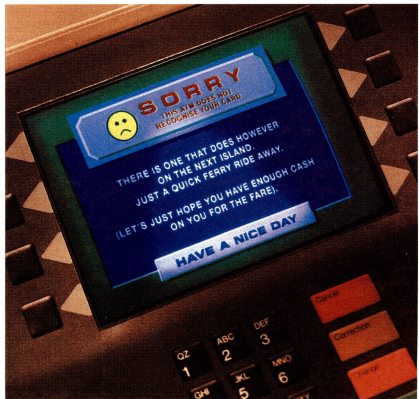
- They're widely accepted.

- You don't have to carry large amounts of cash.

- They don't expire, so if you have any left over they

Problems with ATMs

Relying solely on ATMs may not be the best way to travel. According to research conducted for American Express, 35% of Australians who used an ATM while travelling overseas during the past two years had problems accessing their funds. The research found travellers encountered problems including: no ATMs available in some locations; cards rejected by ATMs; limits on withdrawal amounts; ATMs debited accounts but didn't issue money; no access to account balances.



GRAPHIC COURTESY OF AMERICAN EXPRESS



Virtual currency?

Travellers can already buy Euro dollar traveller's cheques to change into, say, francs or lire, even though the Euro won't be a hard currency until July 1, 2002. But it still makes more sense to take British pounds and/or German marks when travelling in Europe. At this stage the Euro is a 'virtual currency' — it can be traded by investors on foreign exchange markets but there are no notes or coins that can be used to make purchases.

Keep it safe

Only carry the cash and traveller's cheques you'll need for the day. Keep other traveller's cheques and your important documents in a safe place, such as a safe deposit box at your hotel. Never leave valuables in your room.

Such networks offer direct and immediate access to your own funds through EFTPOS and ATMs in up to 100 countries.

The provider of the card should be able to give you a guide to participating networks in different countries. The best guides contain illustrations of the symbols and logos to look for on ATMs before you use them. Be careful to only use ATMs that say they'll accept your card. If an ATM 'eats' your card, it may take some time to get it replaced.

Try not to use an ATM late at night if you're alone or it's in a poorly lit location.

Leave a photocopy of your cards or a copy of all your card numbers at home, and check all your credit card and transaction receipts carefully and keep them until you get home so you can check your statements.

Advantages

- Convenient.
- Easy to use.
- You don't have to worry about changing money for the local currency.
- You don't have to carry large amounts of cash.
- The exchange rate is usually better than if you were buying local currency at a bank or change bureau.

■ You have a complete record of the transactions you make while travelling.

Disadvantages

- With credit cards, interest rates can be high and other fees apply (check with your bank).
- For credit cards, a cash withdrawal from an over-

seas ATM is the same as a cash advance and will attract interest charges from day one.

- Exchange rate changes may make it difficult to budget exactly.
- You can only access funds up to the amount of your credit or daily transaction limit, regardless of whether you've deposited extra money in your account.
- You can't always rely on ATMs to have money available, and under some circumstances they could reject or keep your card.

Fees and exchange rates

Most banks and credit card providers charge a transaction fee if you withdraw money from an overseas ATM. They'll usually also have a foreign currency conversion charge (1% in most cases).

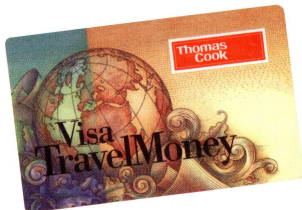
You'll also need to keep an eye on the exchange rate to keep track of your account balance. The amount you withdraw from a foreign ATM will be converted into Australian dollars using an exchange rate determined by the bank or card company. For example, under the American Express Charge Card Express Cash Program, the exchange rate on the date when charges are processed will be applied, not the rate on the day you made the transaction.

There may also be a difference in the way you're charged for using an ATM overseas, depending on whether you use a charge, credit or debit card. These fees may also vary from bank to bank, so check with your bank before departure.

Smart cards

Visa TravelMoney is a new alternative for travellers. It's a prepaid, PIN-protected smart card with an electronic strip that lets the traveller withdraw cash from up to 400,000 Visa-friendly ATMs worldwide. It's available in Australia from Thomas Cook and Citibank.

You can buy a card for a minimum value of \$250, up to \$10,000.



When you've used all the funds stored on the card, you just throw it away.

Up to nine cards can be issued with the same PIN. So each member of a family can have a card, and if one card is lost or stolen, you can still access your funds with another.

Advantages

- Easy to use.
- Lower fees than credit and debit cards.
- Multiple cards make it convenient and you can share funds with a co-traveller.
- PIN protection.
- Replacement cards are available within 24 hours through the Visa network.
- You can only spend the amount of money stored on your card. This makes budgeting easier and means you don't go home to a big credit card bill.

Disadvantages

- The card can't be used for EFTPOS purchases.
- Several people using the same PIN could increase the potential for security problems: make sure no-one carries the PIN around.

Tap timers

Fancy putting your feet up and sipping a cool drink — or even going on holiday — while your garden waters itself?



COMING HOME AFTER A HOT SUMMER's day, you turn on your garden sprinkler and go inside to cool down. Hours later you remember the sprinkler is still on. If that sounds familiar, perhaps you need a tap timer. At the least, it turns the tap off automatically after a set time. Some of them do a whole lot more.

Which type do you need?

There are three types of tap timer: manual (also called mechanical), battery-operated fixed-program (also called electronic) and battery-operated variable-program (also called computer-programmable).

■ A manual tap timer is the cheapest and most common type. Eight of the 12 timers tested were manual, and ranged in price from \$12 to \$50. All you do is turn a knob to the desired watering duration, which can generally be set to the nearest five, 10 or 15 minutes. A clockwork mechanism shuts off the water automatically after the set time.

With these timers you do have to switch the timer on when you want the garden watered. If you want to go on holiday and leave the watering to a tap timer rather than a friendly neighbour, you need a more sophisticated model.

■ With the battery-operated, fixed-program tap timer in our test, you initially set the watering time and duration, and it'll use this time to start subsequent cycles every day until you change it. We found the HOZELOCK AQUA CONTROL 1 2705 even easier to use than the manual timers, but at \$123 it's rather expensive and needs batteries from time to time.

■ Even more expensive — though more sophisticated — are battery-operated, variable-program

tap timers. The three in this test ranged in price from \$108 to \$199. These timers offer a high degree of flexibility when it comes to setting your desired watering cycles, ranging from short periods several times a day to selecting one or more specific days for watering. Some of these models can also have a soil moisture sensor connected to prevent watering when the garden is wet from rain. This type can be complicated to set up, though.

How they worked

Most of the tap timers worked well. None significantly restricted the water flow, and most caused no or only very slight water hammering. And most were pretty accurate — only two manual models deviated by more than 20% when set to 30 minutes: they watered for around nine minutes less. (Manual models are generally less accurate than battery-operated ones, deviating by several seconds or minutes from the set time.)

We also tested the connections and the timer body for mechanical strength, and whether the control knob (if any) can withstand an attempt to turn it beyond its maximum setting. All models passed these tests.

IN BRIEF

■ Manual tap timers are relatively cheap and effective. When you want to water the garden, you just set the timer to shut off the system after a specified length of time.

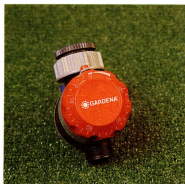
■ Battery-operated timers are more expensive — and generally a bit more complicated to set — but they virtually take over the watering routine.

WHAT TO BUY

Manual timer: GARDENA Water Timer G1182/4	\$50
Battery-operated fixed-program timer: HOZELOCK Aqua Control 1 2705	\$123

The two tap timers with the highest overall scores are also the easiest to use. The three variable-program timers performed well too, but scored lower for ease of use, as they're generally more complicated to set up.

GARDENA Water Timer G1182/4



Target price: \$50
Type: Manual
Maximum watering duration: 2 hours
Good points
 ■ Equal best overall.
 ■ Easiest to use (clear markings and graduations, and a conveniently sized knob that can be rotated easily).
 ■ Very good timing accuracy for a manual timer.
Bad points
 ■ None to mention.

GARDENA Water Computer 1030 (G1234)



Target price: \$133
Type: Battery-operated variable-program
Maximum watering duration: 8 hours
Watering frequency: Every eight or 12 hours, or daily, or every two, three or seven days.
Good points
 ■ No water hammer.
 ■ Excellent timing accuracy.
 ■ Wet weather function for use

with a moisture sensor, which you have to buy separately.

■ An anti-theft feature (a bracket and special screws) can be bought separately — see *What to look for* on page 38 for details.

■ Of the three variable-program timers in the test, this is relatively easy to set.

Bad points

■ Electronic indicator display is a bit difficult to read and some markings on the panel could have better contrast.

■ Battery is difficult to get at to change.

HOZELOCK Aqua Control 1 2705



Target price: \$123
Type: Battery-operated fixed-program
Maximum watering duration: 2 hours
Watering frequency: Every day at an initially set time.

Good points

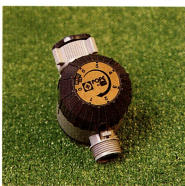
■ Equal best overall.
 ■ Easy to use (clear markings, and control knob glides smoothly and is easy to rotate) and easy to set.

- Excellent timing accuracy.
- No water hammer.

Bad points

- Battery is difficult to get at to change.

POPE 0-6-hr Tap Timer 0313



Target price: \$25
Type: Manual
Maximum watering duration: 6 hours

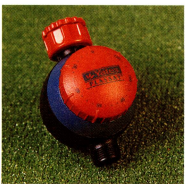
Good points

■ Easy to use (large knob and clear markings) and very easy to set.

Bad points

■ The pointer against which the time is set isn't immediately obvious.

YATES PLASSAY 2-hr Aqua Timer



Target price: \$20
Type: Manual
Maximum watering duration: 2 hours

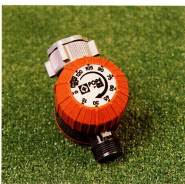
Good points

■ Easy to use (large knob).
 ■ No water hammer.

Bad points

■ No "manual on" to override the set watering duration.
 ■ Markings on knob could have better contrast.

POPE 2-hr Tap Timer 0307



Target price: \$20
Type: Manual
Maximum watering duration: 2 hours

Good points

■ Easy to use (large knob and clear markings).

Bad points

■ The pointer against which the time is set isn't immediately obvious.

EVERGREEN 6-hr Timer Tap 5009



Target price: \$44
Type: Manual
Maximum watering duration:
 6 hours

Good points

- No water hammer.

Bad points

- The switch for overriding the set watering duration is difficult to use.
- Knob is a bit difficult to turn.
- The pointer against which

the time is set (and for switching to manual override) isn't immediately obvious.

GARDENA Water Computer 1060 (G1159)



Target price: \$199
Type: Battery-operated variable-program
Maximum watering duration:
 10 hours
Watering frequency: Every selected day (or combination of days) of the week, or every second or third day.

Good points

- Excellent timing accuracy.
- Up to six different programs.

- Wet-weather function for use with a moisture sensor, which you have to buy separately.
- The only tap timer in the test with an anti-theft feature included — see *What to look for* on page 38 for details.
- Good pushbuttons and clear indicator display.

Bad points

- Rather difficult to program, but good instructions.
- A bit difficult to attach to the tap.

EVERGREEN 2-hr Timer Tap 5004



Target price: \$25
Type: Manual
Maximum watering duration:
 2 hours

Good points

- No water hammer.

Bad points

- The switch for overriding the set watering duration is difficult to use.
- Knob is a bit difficult to turn.
- The pointer against which

the time is set (and for switching to manual override) isn't immediately obvious.

WATEX 2-hr Tap Timer 6601



Target price: \$12
Type: Manual
Maximum watering duration:
 2 hours

Good points

- Easy to use.
- Metal inlet fittings attach easily to tap.

Bad points

- Poor timing accuracy.
- Knob feels a bit tight when rotating

BIG W 2-hr Tap Timer 6601



Target price: \$17
Type: Manual
Maximum watering duration:
 2 hours

Good points

- Easy to use.
- Metal inlet fittings attach easily to tap.

Bad points

- Poor timing accuracy.
- Knob feels a bit tight when rotating.

POPE Electronic Tap Timer 0332



Target price: \$108
Type: Battery-operated variable-program
Maximum watering duration:
 24 hours
Watering frequency: Daily, or every two, three, four, five, six or seven days, or every selected day of the week.

Good points

- Excellent timing accuracy.
- Convenient detachable

control panel — you don't have to kneel next to the tap.

- Up to six different programs.

Bad points

- Rather difficult to program, and poor instructions.
- Some markings on the display panel are difficult to read.

TAP TIMERS

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)	Warranty (years)	1	2
						Type	Maximum watering duration (hours)
equal	GARDENA Water Timer G1182/4	Nylex	Germany	50	1	Manual	2
	HOZELOCK Aqua Control 1 2705	White International	UK	123	ns	Battery-operated fixed-program	2
	YATES PLASSAY Aqua 2-hr Tap Timer	Yates	China	20	ns	Manual	2
equal	GARDENA Water Computer 1030 (G1234)	Nylex	Germany	133	1	Battery-operated variable-program	8
	POPE 6-hr Tap Timer 0313	Toro	Australia	25	1	Manual	6
	POPE 2-hr Tap Timer 0307	Toro	Australia	20	1	Manual	2
equal	EVERGREEN 6-hr Tap Timer 5009	Sabco	Australia	44	1	Manual	6
	GARDENA Water Computer 1060 (G1159)	Nylex	Germany	199	1	Battery-operated variable-program	10
	EVERGREEN 2-hr Tap Timer 5004	Sabco	Australia	25	1	Manual	2
equal	WATEX 2-hr Tap Timer 6601 (A)	Watex	China	12	(B)	Manual	2
	BIG W 2-hr Tap Timer 6601 (A)	Big W	China	17	(B)	Manual	2
	POPE Electronic Tap Timer 0332	Toro	Australia	108	1	Battery-operated variable-program	24

WHAT TO LOOK FOR

For all tap timers

- Check whether you're comfortable twisting and turning the fittings. An **easy-to-grip surface** can make it easier to fasten the timer to the tap and watering system.
- Check the **outlet size** of your outdoor tap and the **inlet size** of your watering system. The tap timers in this test come with adaptors and can be fitted to 1" or 3/4" systems.

For manual timers

- Look for a settings knob that's **easy to grip** and rotate. Textured or moulded graduations should be easy to understand

and distinguish, and markings and labels clear and easy to read.

- A **'manual on'** mode allows you to override the timer and turn on the water at any time.

For battery-operated timers

- Some of the programmable tap timers are relatively difficult to set initially. Take the time to read and follow the **instructions** — they should be clear, easy to follow and well laid-out.
- **Pushbuttons** should be comfortably sized, shaped and spaced, logically grouped and easy to press.

- An **electronic indicator display** should be easy to read and at a convenient angle when it's mounted on a tap. Characters should be clear and any markings and labels clear and easy to read.
- It's important that you can **override** the set program if you want to water at different times. Various override modes allow you to bypass the timer. If it's an untimed mode, you can water for any length of time; if it's timed, it'll automatically turn the water off after the watering duration you set; and if it's pretimed, it'll turn the water off after a duration preset by the manufacturer.
- Some timers can be connected to a **moisture sensor** that prevents watering when the soil is wet, so you won't waste water if it's been raining. You'll probably need to buy the moisture sensor separately.

It's useful to have a low-battery indicator so you know when to replace them. Also check where the batteries are located: replacing the battery is more awkward in some of the models we tested. If the timer is close to a wall and the battery compartment opens at the back (as with the Gardena Water Computer 1030 (G1234), pictured, and Hozelock Aqua Control 1 2705), you may have to disconnect it or turn it around.



3	4	5	6	7	
Variable watering frequency	Low battery indicator	Provision for moisture sensor	Performance score (%)	Ease of use score (%)	Overall score (%)
			92	83	87
			99	79	87
			88	77	81
	✓	✓	100	59	75
			76	74	75
			72	74	73
			88	62	72
	✓	✓	94	57	72
			83	62	70
			60	76	70
			60	75	69
✓			89	52	67
					Brand / model (in rank order)
					GARDENA Water Timer G1182/4
					HOZELOCK Aqua Control 1 2705
					YATES PLASSAY Aqua 2-hr Tap Timer
					GARDENA Water Computer 1030 (G1234)
					POPE 6-hr Tap Timer 0313
					POPE 2-hr Tap Timer 0307
					EVERGREEN 6-hr Tap Timer 5009
					GARDENA Water Computer 1060 (G1159)
					EVERGREEN 2-hr Tap Timer 5004
					WATEX 2-hr Tap Timer 6601 (A)
					BIG W 2-hr Tap Timer 6601 (A)
					POPE Electronic Tap Timer 0332

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in August/September 1999. Anything lower is a bargain.

ns Not stated.

(A) According to the manufacturer, this model will be discontinued about December 1999.

(B) Not stated, but the manufacturer says it's unconditional under normal use, which isn't a very definitive warranty. Return to retailer for replacement.



Battery-operated tap timers like the Gardena Water Computer 1060 (G1159) can be expensive, so it makes sense to secure them against thieves.

■ Of those we tested, only the Gardena Water Computer 1060 (G1159) comes with a security or anti-theft feature: a small metal bracket and a pair of special single-use screws (they can't be loosened readily once tightened). You can screw the bracket onto the timer and then padlock it to something permanent with a chain or steel rope. You could probably break the bracket off the timer using some force, but not without damaging it, so it should deter thieves. For the cheaper Gardena Water Computer 1030 (G1234) you can buy the bracket and screws separately.

1 Type
You can choose between manual and battery-operated tap timers. For a description of the types, see *Which type do you need?* on page 35.

2 Maximum watering duration
The manual and battery-operated fixed-program tap timers in this test can't be set to water for as long as the variable-program models, but two to six hours may well be adequate for most situations.

3 Variable watering frequency
With a battery-operated variable-program tap timer you can choose how frequently you want to water, such as every 12 hours or every second day. See the profiles on pages 36–37 for details.

4 Provision for moisture sensor
See *What to look for*, left.

5 Performance score
We tested the tap timers for unimpeded flow, freedom from hammering and timer accuracy — see *How they worked* on page 35 for details. Each assessment contributes a third to the performance score.

6 Ease of use score
This combines four ratings:
■ Setting specific functions: 60%. We assessed

how easy it is to set a watering time, cancel the setting and use the manual override mode (if applicable). For battery-operated timers we also included setting multiple cycles and frequency of watering.

■ Controls, markings and indicators: 20%. We assessed how easy it is to read the markings, twist knobs and press buttons.

■ Instructions: 15%.

■ Attaching the unit to the tap: 5%.

7 Overall score
Ease of use contributes 60% and performance 40% to the overall score.

Not on test?

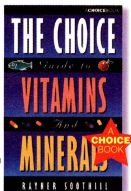
For this test we bought all tap timers (manual and battery-operated) that were available at the time of testing and will still be on sale this summer. You can buy them at garden centres, plant nurseries or retailers, some hardware stores or in the garden or hardware section of department stores. A few GARDENA, HOZELOCK and GARDEN MATE timers came onto the market too late for inclusion in the test.

The CHOICE Guide to Vitamins and Minerals

Vitamins and minerals are essential to our health. But should we take supplements, and if so, how much of them?

If you want to know how much you need of a particular vitamin or mineral and the best way to get it, the information is in *The CHOICE Guide to Vitamins and Minerals*. Each chapter looks at a different vitamin or mineral, its benefits and symptoms of over- and under-usage, and has an informative table of that vitamin's best food sources.

\$18 Code: CGVM

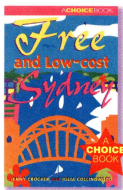


Free and Low-cost Sydney

"...this wonderful book... has ideas for both adults and children" *Sydney Morning Herald*
"...attractions and happenings not usually seen in traditional guide books" *Woman's Day NZ*

Each entry includes contact numbers and Web addresses, opening hours, addresses, charges (if any), maps and tips on transport for activities in and outside the CBD. A great book for Sydneysiders and visitors alike.

\$15 Code: FLCS

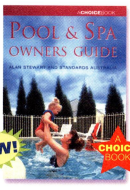


Pool and Spa Owners Guide

Want to make sure your pool or spa is safe, clean and efficient?

This guide, based on the relevant Australian standards, tells you what to look for when choosing a domestic pool or spa and how to keep the water clean and healthy. It also offers lots of practical advice on installing and selecting filtration and heating systems (including solar heating); guidelines for pool fencing; and maintenance. Illustrated with easy-to-follow diagrams.

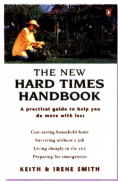
\$25 Code: P5OG



The New Hard Times Handbook

Some of the best ideas come from hard times and this book presents many ideas and hints for living frugally while still having a wonderful lifestyle. A myriad of tips from a variety of times and places, it's fun, useful and perhaps even a lifesaver when times are tough.

\$18 Code: NHHT



The Australian Kitchen Companion

A helpful guide to explain different ingredients, techniques and temperatures.

Chapters include a culinary dictionary, converting weights and measures, working a microwave, recipes, oven temperatures and positions, plus 202 helpful hints to kitchen problems. A useful kitchen guide for both novices and experienced cooks.

\$10 Code: TAKC



Before and After Retirement

Do you know what your housing, health and tax options are, and how to make best use of your time?

Before and After Retirement helps explain retirement and related issues in a jargon-free way. It includes advice about finance, health, housing, volunteer activities, superannuation and tax.

In the International Year of the Older Person this book provides invaluable information for making your post-work years more enjoyable.

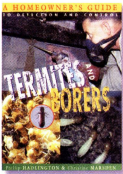
\$25 Code: BAAR



Termites and Borers

Every year termites and borers damage homes and other buildings — damage that could have been minimised with early detection. This is a full-colour guide to what to look for, what to do, and how to prevent termite and borer damage. It also explains the chemical and non-chemical methods of eradication.

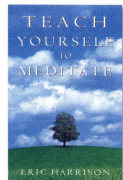
\$15 Code: TAB



Teach Yourself to Meditate

The benefits of meditation are widely known and also supported by scientific research, and this is one of the easiest guides to meditation we've seen. *Teach Yourself to Meditate* contains a series of different meditation exercises. Practising these techniques may help you counter the stresses of everyday life.

\$20 Code: TYTM



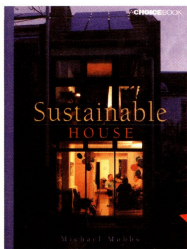
Yates Garden Guide

Since 1895 gardeners have used this book to plant and cultivate by. It makes gardening easier for the beginner and quicker for the expert. Divided into five parts, it covers all your gardening needs: design, preparation and maintenance, propagating, growing your garden (including lawns, trees and shrubs, natives and flowers) and gardening for your kitchen. Whatever sort of garden you want, you'll find something of interest and use in this book.

\$25 Code: YGG

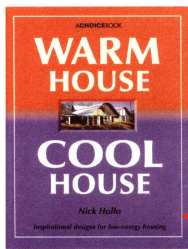


Great Gift Ideas

**Sustainable House**

Learn how a family was able to renovate their inner-city house to make it environmentally friendly and almost completely self-sustaining in water and electricity while still being a comfortable home. *Sustainable House* includes practical advice for home owners, builders, architects and councils and a list of contacts and suppliers, and is extensively illustrated.

\$35 Code: SUSH

**Warm House Cool House**

This is a comprehensive guide to low-energy house design for all climatic regions in Australia. It includes over 110 inspirational and beautiful Australian examples, plus colour photographs and house plans, and offers practical advice.

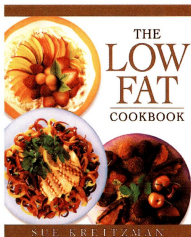
\$30 Code: WHCH

**The Low Fat Cookbook**

You might want to reduce fat in your diet for many reasons, but you don't want to feel deprived of eating pleasure. This low-fat cookbook shows that low-fat doesn't necessarily mean deprivation. It even has a section of chocolate recipes including truffles and cake! Each recipe includes a nutrition panel listing fat content, cholesterol, sodium and calories.

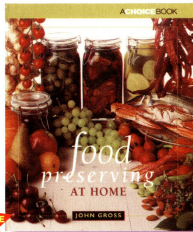
There are useful hints and techniques to reduce fat in your diet.

\$35 Code: TLFC

**Food Preserving at Home**

A wonderfully practical book that shows you how to preserve a wide variety of foods by canning (bottling), pickling, freezing, drying and smoking. Make your own tomato salsa, citrus marmalade, low-sugar jam, marinated mushrooms, Sicilian-style olives, pickled cucumbers, smoked trout, fruit leathers, mince pies for freezing... Lots of recipes, and details of the methods and the equipment you'll need.

\$27 Code: FPAH

**Passionate Marriage**

Marriage (or long-term partnership), says the American author, isn't easy. With more people living longer and staying fit, physically and mentally, what's the point of marriage if you're living in a 'dead' relationship?

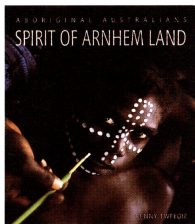
A personal, explicit yet unsensational book that is as much about making an intimate partnership work as it is about achieving sexual satisfaction.

\$30 Code: PAMA

PASSIONATE MARRIAGE

Keeping Love & Intimacy Alive in Connected Relationships

DAVID SCHNARCH, PH.D.

**Aboriginal Australians: Spirit of Arnhem Land**

Photographer Penny Tweedie records the beauty and culture of a land and its people. She first visited Arnhem Land in 1975, and some of her subjects appear twice, in photos taken 18 years apart. The explanatory captions come from these people and, with the stunning photography, illuminate their way of life. A great gift book.

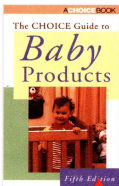
\$60 Code: SOAL

The CHOICE Guide to Baby Products

Fifth Edition

This handy guide gives unbiased advice about buying for a new baby, and includes new information about cots, disposable nappies, baby carriers and clothes dryers, as well as useful buying advice for a range of products and services. When it comes to your baby you want the best unbiased advice you can find, and this is it.

\$17 Code: CBP5

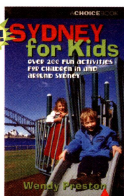


CHOICE BOOK

Sydney for Kids

Anyone living in or visiting Sydney with kids will get great value from *Sydney for Kids*. It has all the information you'll need to visit over 200 exciting venues and take part in activities suitable for babies and children up to 12 in and around Sydney, such as how to get there, which age group will enjoy it most, prices, contact details and opening hours. Many free and cheap activities are also included.

\$15 Code: SFK

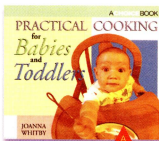


CHOICE BOOK

Practical Cooking for Babies and Toddlers

Practical Cooking for Babies and Toddlers contains more than 100 delicious and nutritious recipes for babies over six months of age. Each recipe is on its own page and has a symbol showing the age group it's suitable for and whether it can be frozen or cooked in a microwave. The recipes use a minimum number of ingredients and steps, to assist busy parents.

\$20 Code: PCFB



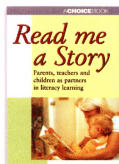
CHOICE BOOK

Read Me a Story

Teaching a child to read opens up the world for them, but it isn't always easy. Some parents and carers are looking for clear advice about how they can help their child to read. *Read Me a Story* suggests ways in which you can assist your child's reading development.

A comforting source of advice for parents and carers concerned about their children's grasp of the all-important milestone of literacy.

\$13 Code: RMA5



CHOICE BOOK

Kids' Games

From the author of *Baby Games*, here's the activity book for children aged three to six years.

Full of fun and variety, it is carefully geared to the child's age, physical development and personal interests. Each chapter contains a selection of games, songs, rhymes and crafts that will both delight and motivate. From recipes to sports, arts and crafts to science projects, *Kids' Games* offers hours of entertainment and education for your child — and for you.

\$20 Code: KGCB

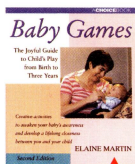


CHOICE BOOK

Baby Games

Playing with your baby creates special bonds of love, communication and caring that will last a lifetime. As your child grows from infant to toddler to preschooler, *Baby Games* offers rhymes, songs, finger plays, activities and games to help create a magical childhood. Whether you're a new parent who's forgotten the words to 'Rock-a-Bye Baby', or an experienced parent who needs some new ideas for the nursery, this is your guide to playing joyfully with your child.

\$20 Code: BGCB



CHOICE BOOK

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CB/9911

Petrol mowers

Think getting behind the controls of a mower at the weekend is a hated chore for everyone?

Think again.

BELIEVE IT OR NOT, THERE ARE people out there who look forward to getting out their mower at the weekend. And they're not even mowing their own backyards. Are they mad? No, they're sports enthusiasts, off to race their mowers at meets held around the UK and the US.

It's a serious sport and mowers are divided into classes, from the humble run-behind models to fully-fledged ride-on mowers. And they're surprisingly nippy: the Dewberry Mudboggers team from Ohio, mostly riding 20-year-old machines found at flea markets, reckon they regularly reach speeds of 70–80 km/h.

For the pedestrian (and less enthusiastic) user, who's interested in getting the job done rather than winning a race, we tested 10 petrol push mowers. You want a machine that's easy and comfortable to use and leaves your lawn looking good.

We also tried the mowers out on long grass: the last thing you need when returning from an extended holiday is a mower that can't cope with an overgrown lawn.

Two-stroke or four?

Two two-stroke mowers were included in the test, as the more popular four-stroke models don't suit everyone. For example, if your lawn has any steep areas, a four-stroke might not be a good option: on a slope the oil can flow to one side of the sump, reducing lubrication and possibly damaging the motor. In a two-stroke, the oil is mixed in with the fuel so you don't have that problem. However, it's more polluting because the oil is burnt along with the petrol and can't be recycled, as it can with a four-stroke.

Most do the job

All the mowers did a good job of cutting grass and we think you'd be happy to own any of them, except the MTD 674A.

Though its cutting ability is fine, it's not very user-friendly: it's the heaviest and the testers found it awk-

ward to manoeuvre. It's also the only model whose catcher is a flexible bag, which means it doesn't catch clippings and dirt well — it sprayed our testers instead (see *What to look for*, page 44).

Still, if you're primarily concerned about safety, it's a good bet as it has a deadman's handle. This safety handle has to be held down constantly while mowing (which can be tiring); when you release the device, the motor and blades stop almost instantly.

All the mowers got full marks in short grass, both for their cutting ability and the appearance of the lawn. But only the ROVER 2-stroke XL 3122, which came out top overall, has a motor powerful enough to cope with medium-length grass without slowing at all. It also cuts long grass well and has good controls and a comfortable handle. Its catcher can take more grass than any other in the test, cutting down trips to the compost heap.

The highest overall score for a four-stroke went to the SUPASWIFT Lawn Leader, which also copes well with long grass. It's lightweight and generally easy to manoeuvre and use, though its engine control lever is slightly stiff. Its catcher is the smallest in the test.



IN BRIEF

- We think you'd be happy with any of the mowers tested, apart from the MTD 674A, which was difficult to use.
- The top mower in the test was the ROVER 2-stroke XL 3122, while the best four-stroke model was the SUPASWIFT Lawn Leader.
- For information on other types of mower, see *Push, petrol or electric?*, page 46.

WHAT TO BUY

ROVER 2-stroke XL 3122	\$499
SUPASWIFT Lawn Leader 7670JA	\$549

You'd probably be happy with any of the mowers tested except the MTD (see left), but top of the list were one two-stroke and one four-stroke model. All the mowers were pretty similar for performance, so check the table on page 46 and the profiles on pages 44–45 for features that would suit your situation.

If you've decided a petrol mower is for you (see *Push, petrol or electric?*, page 46) the following hints will help you find the most suitable mower.

■ Make sure its **handle** will be comfortable to use: look for one that's turned up at the end, giving you a more comfortable wrist angle (see photo, below). Ideally it should also be adjustable so it can be used comfortably by users of various heights.



■ Look for an **engine control lever** that isn't too stiff and awkward to use; and it'll be easier to get at if it's on the handlebar.

■ Check that the **starter cord toggle** is mounted on the engine. The **VIKING** toggle, for example, is mounted on the handle and is awkward to pull.

■ Look for a large number of **cutting positions**, spread over a good **range** of cutting heights. This will make it easier to find a height that suits your normal lawn as well as a height to deal with an overgrown one.

■ Check that you can **change the cutting height easily**, using a single lever. On some models (but none in this test) you have to adjust the height of each wheel separately, which can be time-consuming.

■ Look for a **rigid plastic catcher**; if the mower has a flexible bag, you might find yourself covered with grass and dust every time you mow

(see *Most do the job*, page 43). The **MTD** is the only mower in the test with a bag catcher. The catcher should also have two handles: one on its top surface, allowing you to carry it comfortably, the other at the back, enabling you to empty it without straining your back.

■ Check that the mower won't make too much **noise or vibrate** annoyingly.

■ Make sure you find it **easy to push and manoeuvre**. Bigger wheels will make it easier to handle on rough ground.

■ Look for a **wash nozzle** on the mower's surface: you can squirt water through it onto the blades for easy cleaning.

■ Check that the mower is **simple to maintain**: how easy is changing the oil, air filter and spark plug? A **handle-mounted air filter** like that on the **VICTA Vantage VAS 201E** won't have to be changed as often as one mounted on the engine, as it's further away from the dust and dirt.

■ A **rear deflector** shields you from grass and stones thrown up by the blade. In this test, only the **MTD** had one. It's a good idea, but our testers didn't find models without one problematic.

Problems

■ The **MTD** kept slipping out of the cutting height we'd set it to; we had to keep it in place using a hook.

■ Catcher flaps block the hole where the catcher's inserted, preventing grass from spraying out if it's not in place. They should simply lift up and hold the catcher in place, but the **MASPORT** catcher flap kept falling off when the testers lifted it up.

■ Two mowers in the test, the **HUSQVARNA** and **VICTA Vantage VAS 401E**, were fitted with Tecumseh engines. It often took five or six pulls of the starter cord to get them going; the other mowers started with one or two pulls.

ROVER 2-stroke XL 3122

Type: Two-stroke

Target price: \$499

Cutting performance: Very good in short, medium and long grass — best overall.

Good points

- Fairly easy to manoeuvre.
- Good, comfortable upturned handle.
- Good engine control lever.
- Cutting height easily adjustable.
- The catcher is well balanced and easy to empty.
- Adjustable handle height (100 mm range).

Bad points

- A little heavy.
- Equal worst for noise and vibration.

SUPASWIFT Lawn Leader 7670JA

Type: Four-stroke

Target price: \$549

Cutting performance: Very good in short grass; good in medium and long grass.

Good points

- Easy to push and manoeuvre.
- Has a straight but reasonably comfortable handle.
- Cutting height easily adjustable.
- Easy to start.
- The catcher is well balanced and easy to empty.
- Has a wash nozzle for cleaning the mower's underside.

No particular bad points

VICTA Vantage VAS 401E

Type: Four-stroke

Target price: \$429

Cutting performance: Very good in short grass; good in medium and long grass.

Good points

- Easy to push.
- Good engine control lever.



- Fairly easy to manoeuvre.
 - Has a straight but reasonably comfortable handle.
 - Has a wash nozzle for cleaning the underside.
- Bad points**
- Difficult to start.
 - The cutting height adjuster is difficult to move.

ROVER Easy Start 3002E

Type: Four-stroke

Target price: \$429

Cutting performance: Very good in short grass, fair in medium and long grass.

Good points

- Easy to push and manoeuvre.
- Has a straight but reasonably comfortable handle.
- Easy to start.
- Good engine control lever.
- The catcher is well balanced and easy to empty.
- Adjustable handle height (100 mm range).

No particular bad points

VICTA Vantage VAS 201E

Type: Two-stroke

Target price: \$419

Cutting performance: Very good in short grass; good in medium and long grass.

Good points

- Fairly easy to manoeuvre.
 - Good engine control lever.
 - Has a straight but reasonably comfortable handle.
- Bad points**
- A little heavy.
 - The cutting height adjuster is difficult to move.
 - Equal worst for noise.

FLYMO RL 380F

Type: Four-stroke

Target price: \$427

Cutting performance: Very good in short grass, good in medium and long grass.

Good points

- Easy to push and manoeuvre.
- Has a straight but reasonably comfortable handle.
- Easy to start.
- Cutting height is easily adjustable.
- Catcher is well balanced and easy to empty.
- Has a wash nozzle for cleaning the underside.

Bad points

- Engine control lever is hard to move.

HUSQVARNA Royal 180

Type: Four-stroke

Target price: \$479

Cutting performance: Very good in short grass, good in medium and long grass.

Good points

- Easy to push and manoeuvre.
- Has a straight but reasonably comfortable handle.
- Cutting height is easily adjustable.
- Catcher is well balanced and easy to empty.
- Has a wash nozzle for cleaning the underside.

Bad points

- Difficult to start.
- Engine control lever is hard to move.

MASPORT 200-4B

Type: Four-stroke

Target price: \$429

Cutting performance: Very good in short grass, fair in medium and good in long grass.

Good points

- Easy to push and manoeuvre.
- Easy to start.

Bad points

- Low handle, which won't suit everybody.

- Catcher flap keeps falling off when removing catcher (see *Problems*, far left).

VIKING Walk Mower MB 424Q

Type: Four-stroke

Target price: \$540

Cutting performance: Very good in short, fair in medium and good in long grass.

Good points

- Good, comfortable upturned handle.
- Has a wash nozzle for cleaning the motor's underside.
- The only one in the test that cuts grass well near walls.

Bad points

- Cutting height adjuster is difficult to move.
- Engine starter cord is quite hard to pull.
- A little heavy.

MTD 674A

Type: Four-stroke

Target price: \$449

Cutting performance: Very good in short grass, good in medium and long grass.

Good points

- Deadman's handle for extra safety (see page 43).
- Has a straight but reasonably comfortable handle.
- Adjustable handle height (two positions only).

Bad points

- A heavy mower.
- Worst for ease of use.
- The engine control lever is hard to move.
- The cutting height adjuster is difficult to move and jumps out of position (see *Problems*).
- Has a bag catcher, which sprays the user with grass clippings and dust.



Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty: motor / body (years)	Weight (kg)	2 or 4-stroke	Special features
ROVER 2-stroke XL 3122	Rover	Australia	499	1 / 1	26	2	None
SUPASWIFT Lawn Leader 7670JA	Allpower Industries	Australia	549	1 / ns	23	4	Wash nozzle
VICTA Vantage VAS 401E	Victa	Australia	429	1 / 1	23	4	Wash nozzle
ROVER Easy Start 30026	Rover	Australia	429	1 / 1	24	4	None
VICTA Vantage VAS 201E	Victa	Australia	419	1 / 1	25	2	Air filter on handle
FLYMO RL380F	Electrolux	Australia	427	1 / 3 / 1 (A)	22	4	Wash nozzle
HUSQVARNA Royal 180	Husqvarna	Australia	479	1 / ns	22	4	Wash nozzle
MASPORT 200-4B	Masport	NZ	429	1 / 1 (B)	22	4	None
VIKING Walk Mower MB 424Q	Stihl	NZ	540	1 / 1 (C)	26	4	Wash nozzle
MTD 674A	MTD	US	449	1 / 2	27	4	Deadman's handle, rear deflector, wash nozzle

Push, petrol or electric?

Though petrol mowers are the most popular, there are alternatives. Which is best for you depends on you and your garden. If you're worried about the environment and have a tiny yard, a push mower might be the go. But if you've got a larger, treeless garden and a bad back, a light electric model could be the best answer.

Push mowers

The low-tech, human-powered solution, the push mower is a good bet if you want to get fit. It's also the quietest, cheapest and most environmentally friendly solution, but it's probably too much hard work for most people with large yards.

Petrol

Petrol mowers tend to have more grunt — they'll cope better than any other type with longer, thicker grass. However, they're heavier and harder to start, and you'll have to do more maintenance work on them.

The models in this test all have catchers for the grass clippings. It's best for the environment if these are recycled back to the garden: they can be spread around beds, trees and shrubs. You can also add them to your compost heap,

though it's important not to add so much at once that it becomes starved of oxygen.

Mulching models are also available, though none was included in this test (see CHOICE, November 1997, page 43). This type of mower chops the clippings into tiny lengths, which are then blown back onto the lawn. The idea is that they provide natural composting for your lawn, but are so fine they don't make it look messy. As an additional bonus, you don't have to stop periodically to empty the mower's catcher, though some mulching models come with an optional catcher. However, mulching mowers are less popular with buyers than you might expect.

Electric mowers

Electric mowers tend to be relatively light, quiet and easy to use — they're a good bet for a smaller yard. But their cords can limit your cutting range and get tangled in trees or garden furniture. They're not a good option if you go on holiday often, as they tend not to do a very good job cutting long grass.

Hover models, which float on a cushion of air, are lighter than other electric models, but have to be carried to the lawn, rather than pushed along on wheels.

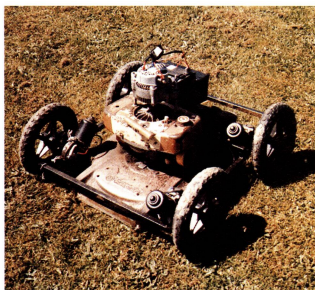
Mowing — the easy way

Rob Paul, of Clevedon in New Zealand, fell off a ladder last year, damaging both his feet badly. Recuperating at home after a number of operations, and with painful feet, he had to tackle the problem of his large and hilly lawn. He wasn't in any physical shape to mow it, but he didn't want it to get out of control. The idea of the Remotamower, which Rob could steer from his deck, was born.

Rob's brother Fred, "a more than capable handyman", started tinkering with Rob's old mower. He welded a new frame to it and added wheels. The mower "now resembled a four-wheel-drive buggy". The addition of a windscreen wiper motor and a home-made relay board to each wheel finished the creation off.

"Once the mower was started, a switch was flicked and away it went, controlled from the deck, looking for all the world like it had a mind of its own". Rob and Fred watched it lumber down the garden, realising that "in the near future, neither of us would have to push a mower again".

But don't get too excited — while the brothers hope it'll be on the market soon, for now you'll just have to keep on pushing.



	3	4	5	6	7	8	9	
Number of cutting positions	Cutting height range (mm)	Width of cut (mm)	Catcher capacity (kg)	Noise at 7.5 m / user's level (dB)	Cutting score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)
	20-65	455	6.2	73 / 88	96	70	86	ROVER 2-stroke XL 3122
	10-70	450	4.4	72 / 86	86	70	80	SUPASWIFT Lawn Leader 7670JA
	10-75	455	5.4	69 / 84	90	63	79	VICTA Vantage VAS 401E
	15-60	455	5.4	69 / 84	82	71	78	ROVER Easy Start 30026
	10-75	455	5.4	73 / 88	90	61	78	VICTA Vantage VAS 201E
	15-80	440	5.4	72 / 85	82	68	76	FLYMO RL380F
	13-78	440	5.6	71 / 84	84	64	76	HUSQVARNA Royal 180
	15-72	460	5.4	71 / 84	84	60	74	MASPORT 200-4B
	15-70	455	5.8	70 / 86	82	60	73	VIKING Walk Mower MB 424Q
	20-77	455	7.4	70 / 85	88	48	72	MTD 674A

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in August/September 1999.
ns Not stated.

(A) Engine / housing / other parts.
(B) Additional year if the warranty card is returned.
(C) Body warranty can be extended to two years.

equal
equal

How reliable have subscribers found them?

We asked a group of subscribers if they'd had any problems with their lawnmowers over the previous 12 months and whether they'd buy the same brand again.

Just over one in five mowers had needed repair, at an average cost of \$76. Push mowers were least likely to need repair (4%), followed by electric (10%), with petrol mowers the least reliable (23% needing repair). This makes petrol mowers one of the most unreliable of all the appliances for which we have reliability information. The most common problems were the starting mechanism and fuel supply.

The graphs show the results for brands for which we received more than 50 replies (the number in brackets indicates how many readers reported on each brand). Note that results are for all lawnmower types, not just petrol ones. They don't cover all brands on the market and they do include brands we didn't test this time.

Percentage not needing repair

Flymo (210)	93
Honda (110)	85
Masport (324)	80
Rover / Scott	
Bonnar (1000)	79
Victa (1775)	75

Percentage who would buy the same brand again

Honda (110)	97
Masport (324)	94
Rover / Scott	
Bonnar (1000)	93
Victa (1775)	93
Flymo (210)	84

1 Special features

For an explanation of these see *What to look for*, page 44.

2 Number of cutting positions

The length the grass is cut to can be varied by adjusting the height of the blade above the ground. However, it's awkward to make this adjustment on some models.

3 Cutting height range

This is the range of lengths the mower will cut grass to; it's not the exact length of grass you'll get, as we measured the distance between the blade and the bottom of the wheels, but it gives a sense of the differences between models. If your lawn is very overgrown, a mower with a very low maximum height will probably have more trouble cutting it.

4 Width of cut

This is the width of the strip of grass that will be cut in one pass of the mower.

5 Catcher capacity

The amount of clippings each catcher could hold was measured by weighing it empty, mowing until it was full, weighing it again and subtracting the empty catcher's weight.

This doesn't necessarily mean your catcher will always hold this weight of grass when it's full — the exact weight will vary with the type of grass and its moisture content. However, all the catchers were tested in the same grass conditions, so the results given are comparative. The larger the figure, the less often you have to empty the catcher.

6 Noise

We measured the noise in decibels from the user's level and at 7.5 m from each mower. Petrol mowers tend to be noisier than electric ones; the two-stroke models in this test were slightly noisier than their four-stroke cousins.

7 Cutting score

This combines scores from cutting tests done on short, medium and long grass. We used a catcher on the short and medium grass but not on the long grass and rated the mowers for the following:

- Cutting short grass.
- Appearance of short grass.
- Cutting medium grass.
- Appearance of medium grass.
- Cutting long grass.

8 Ease of use score

We considered eight factors, each of which was weighted equally:

- Vibration.
- Manoeuvring.
- Pushing.
- Controls.
- Cutting height adjustment.
- Starting.
- Catcher.
- Handle comfort.

9 Overall score

The overall score is a combination of ease of use and cutting score, weighted as follows:

- Ease of use: 40%.
- Cutting score: 60%.

● RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced, if the number given is no longer operating, phone the manufacturer or retailer direct. For up-to-the-minute information, check our recalls list by clicking the recalls banner at www.choice.com.au.

THE PRODUCT: Hayman Reese has recalled **towbars** sold with **Subaru New Generation Outback** and **Liberty** **Wagon** vehicles purchased since September 1998. The affected towbars' part numbers are SA 901 and SA 900.

The problem: An internal weld may be missing where the towbar ball connects to the main bar. The ball could come away from the towbar during use.

What to do: Don't use the towbar. Contact your Subaru dealer for an inspection and rectification if necessary, or call Hayman Reese for more information on 1800 812 017.

THE PRODUCT: The NSW Minister for Fair Trading has recalled **inflatable children's toys containing polystyrene beads**, sold in various outlets. The toys have an inflatable exterior bladder, inside of which is a soft toy surrounded by the beads. They come in three sizes, the largest being around 30 cm high.

The problem: The beads pose a choking risk to children.

What to do: Don't let children play with the toys. Return them to the place of purchase and ask for a refund or call Product Safety at the NSW Department of Fair Trading on (02) 9895 0111 for more information.

THE PRODUCT: Inchcape Distributors has recalled the following **Volkswagen Polo** vehicles:

- **1999** models with vehicle identification numbers (VIN) **WVWZZZ 6NZXY 006210** to **WVWZZZ 6NZXY 327581**.
- **2000** models with VIN **WVWZZZ 6NZYY 001159** to **WVWZZZ 6NZYY 005843**.

The problem: The cigarette lighter, which should only work when the ignition switch is in the 'accessory' or 'engine on' positions, works when the key is not in the ignition.

What to do: Contact an authorised Volkswagen dealer for checking and

repairs if necessary. For more information, call Volkswagen on 1800 637 181.

THE PRODUCT: Harley-Davidson has recalled **motorcycles** built between April 27 and June 16, 1999. The following models, with vehicle identification numbers (VIN) ending as shown, are affected:

- **FXDWG Dyna Wide Glide:** 326534-332524.
- **FXD Dyna Super Glide:** 327854-332358.
- **FXDX Dyna Super Glide Sport:** 327704-329882.
- **FXST Softail Standard:** 053529-055623.
- **FXSTC Softail Custom:** 054481-055616.
- **FLSTF Fat Boy:** 057175 only.
- **FXSTB Night Train:** 054486-055387.
- **FXDL Dyna Low Rider:** 327713-332528.
- **FXDSC Dyna Convertible:** 330658-330974.

The problem: The fuel tank vent line connector may be blocked. This could cause the carburettor to overflow with fuel, posing a fire risk.

What to do: Contact your Harley-Davidson dealer for inspection and rectification or phone (02) 9416 0623 for more information.

THE PRODUCT: Wing's TPT Trading Division has recalled **Koh-Kae Coconut Cream Flavour**, 360 g, in a pull-ring tin, with batch code 8043CB.

The problem: Fungal contamination, which could pose a health risk, was found during routine testing.

What to do: Don't use the tins; return them to the place of purchase for a refund or call (02) 9519 3377 for more information.

THE PRODUCT: Clints Crazy Bargains has recalled **Antique Telephones**, with an oak finish and brass fittings, sold through Clints Crazy Bargains stores from June 30 to July 20, 1999.

The problem: It is illegal and unsafe to connect the phone to the Australian telecommunications network.

What to do: Don't attempt to connect the phones; return them to any Clints Crazy Bargains store for a refund.

THE PRODUCT: Arquilla Bulk Trading has recalled **Sasso Pasta D'Acciughe Linea Mare Anchovies Paste** sold in tubes, with a use-by date of 31/5/00.

The problem: Unacceptable levels of histamine have been found in the paste during routine testing. It may have a

bitter taste and could cause an upset stomach.

What to do: Don't eat the paste. Return it to the place of purchase for a refund or call (02) 9560 9733 for more information.

THE PRODUCT: Oriental Merchant has recalled **Koh-Kae Peanuts, Coconut Cream Flavour**, 360 g and 130 g, in a pull-ring tin with a use-by date of 01 AUG 2000.

The problem: Fungal contamination, which could pose a health risk, was found during routine testing.

What to do: Don't eat the peanuts; return them to the place of purchase for a refund or call (03) 9250 8133.

THE PRODUCT: Green Valley Dairy (NSW) has recalled **Cheese 100% Pure Milk (Cows Milk)**, ½ kg and 300 g blocks, with a use-by date of 30/10/99, sold in the Sydney area.

The problem: High levels of bacteria, which may pose a health risk, have been detected during routine testing.

What to do: Return the cheese to the place of purchase for a refund or call (02) 9628 2369 for more information.

THE PRODUCT: Audi has recalled some 1998 **A4, A6** and **A8** model vehicles. In all 1998 models, the ninth figure in the VIN is a W. To check whether yours is one of the affected vehicles, call Audi.

The problem: Steering could be affected by premature wear in the steering track rod, caused by a manufacturing fault in its rubber seals.

What to do: Don't drive the car if your steering feels slack or you hear a knocking noise. In any case, contact your Audi dealer for inspection and rectification or call 1800 502 834 for more information.

THE PRODUCT: Honda has recalled 1996 to 1999 model **Legend** vehicles with the following vehicle identification numbers (VIN):

- **1996:** JHMKAA9620C000020-JHMKAA9620C002603.
- **1997:** JHMKAA9620C0100026-JHMKAA9620C103680.
- **1998:** JHMKAA9620WC200731-JHMKAA9620WC202916.
- **1999:** JHMKAA9620XC200016-JHMKAA9620XC201588.

The VIN is in the owner's warranty and service policy manual, and also on the firewall in the engine compartment.

The problem: The vehicle could suddenly lose power during ordinary

driving or move unexpectedly while in 'park' gear. This is caused by the automatic transmission sealing bolt working loose and dislodging from the secondary drive gear.

What to do: Contact your nearest Honda dealer for inspection and, if necessary, rectification, or for more information call 1800 804 954.

THE PRODUCT: Lever Rexona has recalled **Sunlike Colour Lock Leave-in Conditioning Mist**, 150 mL, batch no. 9230.

The problem: Microbiological contamination was found during routine testing. Some people may develop a rash if they use the conditioner.

What to do: Don't use the conditioner. Return the bottle to the place of purchase or send it to FreePost 88, Lever Rexona, PO Box 888, Caringford 2118, for a refund. For more information call 1800 061 027.

THE PRODUCT: Blue Lotus Foods has recalled:

- **Hakea Tofu**, 375 g, batch code 4914089.
- **Smoked Tofu**, 200 g, batch code 4910089.

Both have a best-before date of 3/11/99.

The problem: Unacceptable levels of micro-organisms have been found during routine product sampling.

What to do: Don't eat the tofu. Return it to the place of purchase for a refund or call (03) 9728 6011 for more information.

THE PRODUCT: The Australian Bicycle Company has recalled **Dunlop Wanderer 24-inch** bicycles.

The problem: The brakes could fail or become ineffective — it's possible the plastic outer casing of the brake lever could become deformed or cracked, exposing the inner metal reinforcement.

What to do: Don't ride the bike. Call (03) 9931 9879 to arrange for assessment and rectification, if necessary.

THE PRODUCT: Franklins has recalled **No Frills Choc Mint Biscuits**, 400 g, with a July 31, 2000, use-by date, sold through Franklins No Frills, Fresh and Big Fresh stores.

The problem: The biscuits could contain small pieces of metal.

What to do: Don't eat the biscuits. Return them to any of the above stores for a refund or call 1800 621 111 for more information.

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2 years 72.03			

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CHOICE Travel

(4 issues a year)			
1 year 28.35 Personal subscription			
2 years 53.75			
1 year 36.75 Company/institution			
2 years 72.03			

Overseas, a one-year personal subscription costs \$33 incl. postage; \$60 for two years.

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CHOICE Health Reader

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2 years 96.75			

Overseas, a one-year personal subscription costs \$44 incl. postage; \$82 for two years.

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Filing systems

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	Black	
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Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3399.



Twelve-month INDEX

December 1998 — November 1999

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Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.

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Menopause, alternative treatments	Oct	water-saving	Dec, Jan/Feb*, Apr*
Microwaves, mid-sized	May	Single-use cameras	Dec
Mini stereo systems	Dec	Smart keys	Jul
Mobile phones		Sparkling wine and champagne	Dec
digital	Jan/Feb	Steering wheel locks	May
how to buy	Jan/Feb	Stereo systems, mini	Dec
Money		Suitcases, travel packs	Oct
bill paying	Jul*	Sun shelters	Dec
travel	Nov	Sunglasses	Oct
Muesli bars	Jul	Sunscreen	Nov
Mulchers/chipper-shredders	Sep	Sweeteners, artificial	Aug
N appies	Aug	T ap timers	Nov
O steoporosis		Telephones — see Phones	
Ovens	Aug	Televisions, 34 cm	Apr
electric multifunction		Termite inspections	May
wall / under-bench	Jan/Feb	Tests, other	Jul
microwave, mid-sized	May	Thickshakes	Jun
P adlocks, mid-sized		Toasters	Mar, Sep*
Paint, exterior	Oct	Tradesperson, how to choose	Apr
Pantyhose	Jul	Travel	
Pensions and annuities	Oct	packs	Oct
Pest inspections	May	money	Nov
Petrol lawnmowers	Nov	U sed car, buying	Sep
Phones, mobile, digital, buying	Jan/Feb	V acuum cleaners, expensive	Sep
Power of attorney, next of kin	Oct	Video recorders, stereo hi-fi	Mar, Apr*
Probiotic yoghurts and drinks	Sep	W ashing machines	
Product tests, testing	Jul	front loaders	Mar
Property investing, inner-city	Jun	top loaders	Jul, Sep*
R efrigerators — see Fridges		Waste	
Real estate agents, choosing	Oct	composting	Apr
Reliability of appliances	Apr	electronic	Jun
Restaurants, your legal rights	Mar	Water	
Retirement income	Oct	quality and filters	Mar
Roof restoration	Mar, Aug*	saving	Apr
Roof ventilators	Nov	Water-saving shower heads	Dec,
S ander with profile feature	Apr		Jan/Feb*, Apr*
Sandwich and jaffle makers	May	Wills, next of kin	Oct
Sausages	Jan/Feb, Apr*	Y ear 2000, Y2K survival	
Security, smart keys, car	Jul	guide	Sep, Nov*
Shares, investing	Jun	Yoghurts, probiotic	Sep

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The Australian Consumers' Association is completely funded by our subscribers, book purchasers and other customers. We don't receive ongoing funding from government or any commercial source. Your donation or bequest to ACA will assist our work of informing and

representing Australian consumers. To make a donation or for further information, call Lila (pictured) on (02) 9577 3399 or write to: Friends of ACA, 57 Carrington Road, Marrickville 2204.



Thank goodness these instructions are only for a tube of glue

Imagine getting something like this with your video recorder!

INSTRUCTIONS:

1. An dirt and grease on surfaces should be clean thoroughly.
2. Remove caps and apply plaster on both surfaces to bond evenly.
3. Wait 20 to 30 minutes before putting them together with pressure.
4. Be sure to put cap back onto the tube from which it was.

CAUTION:

KEEP AWAY FROM SOURCES OF IGNITION CAN NOT EAT ON SMOKE. USE THIS CONTACT CEMENT FAR FROM FIRE!

Harmful by inhalation and in contact with skin to eyes respiratory system and skin. Avoid contact with eyes. Do not empty in drains. Take precautionary measures against static discharges.

KEEP OUT OF REACH OF CHILDREN

BUY SOFTWARE THE SMART WAY!

Upgrades: PRO UPGRADE \$157 (RRP\$149.95)
STD UPGRADE \$89 (RRP\$99.95)

Doesn't seem very smart to us ...

How about a little help?

The hard word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to K Burton, B Croft, D Dumble, G Lomax, N May and S Sherry for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples that you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.

D.I.Y. gifts for Dad.

Router Workbench Kit. Quick and easy to assemble and comes with instructions and fasteners. Easily customised by using router to 30 year needs.

Complete Workbench Router Workbench Kit 1200mm wide x 1200mm deep
• 1200mm Router Table
• 200mm Router Table
(Router not included)
(see website)

\$39.95



Wow! A workbench kit for only \$39.95?

Er, no. Actually you only get the metal bits and the screws: the wood is extra.

Head Lice Comb

A chemical free and effective treatment in fighting those unwanted lice.

Y 5501



Presumably it doesn't disturb the lice you actually *want* to keep?

Baby's Fun

WARNING!!!

NOT SUITABLE FOR CHILDREN UNDER THE AGE OF 3 YEARS DUE TO A SMALL PARTS CHOKING HAZARD

BABIES
ENCOURAGES BABY TO
DEVELOP FURTHER

TOUS LES BÉBÉS
AIDE SPÉCIALEMENT AUX
DÉVELOPPEMENTS



So who's it for? Do you know anyone *not* under the age of three for whom a rattle would be suitable?

DON'T GET THE BUG! GET Y2K COMPLIANT WITH A "WYALONG" BULL

1 & DJ
Brimblecombe
& Sons
"Wyalong"
Jimbou
4352 Qld



Well, why not? After all, you wouldn't want your bull to malfunction on January 1, would you?